



Second Program Year Action Plan

The CPMP Second Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 2 Action Plan Executive Summary:

The City of Cambridge's fiscal year 2007 One-Year Action Plan covers the time period from July 1, 2006 to June 30, 2007. The Plan describes the City's initiatives to:

- Create a Suitable Living Environment for its residents,
- Provide Decent Housing for its residents, and
- Create Economic Opportunities for its residents.

These initiatives are carried out by the City's Community Development Department (CDD), the City's Department of Human Service Providers (DHSP) and various other local agencies these Departments work with as needed. These initiatives are consistent with guidelines set-forth by the U.S. Department of Housing and Urban Development (HUD) in accordance with the regulations governing the utilization of Federal funds and are based upon the needs that the City has determined exist through its own assessment and the on-going input of Cambridge residents.

The actual level of funding Cambridge receives from HUD is determined annually and is based upon a formula all entitlement communities are subject to, in relation to HUD's overall annual budget. For fiscal year 2007, Year Two of the Five-Year Plan, Cambridge will receive \$3,266,143 in Community Development Block Grant (CDBG) funds, \$1,079,452 in Home Investment Partnership Act (HOME) funds and \$139,018 in Emergency Shelter Grant (ESG) funds. Because the actual funding level is governed by HUD's annual budget it is impossible to project future funding levels.

The allocation the City received for FY2007 represents an approximate 10% cut in CDBG funds, 5% cut in HOME funds and a cut of less than 1% in ESG. Combined, the total allocation for FY2007 represents a decrease of over 8% from FY2006. Since FY2000, HOME funds have increased approximately 36%, ESG funds have increased slightly while CDBG funds have *decreased* approximately 16%. As CDBG funds constitute the largest portion of HUD funds received by the City this equals a net *decrease* of 7% in federal funds received by the City.

Larger cuts were proposed by the Whitehouse in both FY2006's and FY2007's budget, as well as a proposal to end the CDBG program and shift a reduced portion of its funds to the Department of Labor. In all instances, however, bi-partisan efforts by both the Senate and House of Representatives have served to maintain CDBG's existence at HUD and have prevented larger cuts as proposed by the Whitehouse. While the CDBG, HOME and ESG programs remain popular with the Congress, the prospect of larger cuts remain a distinct possibility for the future. Budgetary constraints, desires for deeper cuts at the Executive Branch level and potential changes to HUD's allocation formula may result in a substantial decrease in federal funding received by the City in years to come, which would in turn place great pressure on the City to meet its goals as stated in its Five-Year Consolidated Plan.

Performance Measurement System

HUD has, through a collaborative effort with several Housing and Community Development organizations (as well as several governmental departments), established a new standardized performance evaluation measurement system. The City has employed a similar version of this system over the last several years, incorporating the work-in-progress iterations HUD had developed. The new system seeks to standardize the language used in gauging the success of the CDBG, HOME and ESG programs, as well as to provide standardized metrics of what those successes are. This new system will be phased into the City's management of funds in FY2007 and will be fully represented in the evaluation of FY2007's performance.

The Primary Activities, Objectives and Goals for fiscal year 2007 are as follows:

Affordable Housing

The primary objective of Cambridge's Housing Division as it relates to the CDBG program is to preserve and expand the City's stock of affordable rental and home-ownership units. As Cambridge is a built-out City with little developable land, the primary methods employed to achieve this goal are the acquisition and conversion of units to affordability, the rehabilitation of existing units owned by low and moderate-income individuals and re-financing expiring use properties and inclusionary zoning policies.

The primary challenges to achieving this objective are Cambridge's highly competitive real-estate market, Cambridge's small size and lack of undeveloped land, and the decreasing availability of federal funding through the Section 8 program.

The Primary Objectives are as follows:

- Create new affordable rental units that are targeted for extremely low, low and moderate-income families and individuals.
- Increase affordable homeownership opportunities for first-time low and moderate-income buyers.
- Preserve affordable rental housing opportunities, and enhance access for extremely low, low and moderate-income renters.
- Continue to stabilize owner-occupied one to four family buildings owned by extremely low, low and moderate-income households.

The City will shift a portion of their Affordable Housing Development contract obligations from CDBG funding to the City's Affordable Housing Trust in FY2007 in order to mitigate the reduction in federal funds. This will allow the City to more effectively manage declining resources while still delivering the services residents require.

The goals for fiscal year 2007 are to create **45** new affordable rental units, add **65** affordable home-ownership units to the City's stock, preserve the affordability of **50** rental units, and to stabilize **50** units through rehabilitation.

Anti-displacement

The City makes all efforts to avoid the displacement of any residents and has succeeded in that goal. If such an instance should occur in the future the City would utilize their existing housing capacity and infrastructure in conjunction with the key non-profit housing organizations to solve any extant issue immediately. The City successfully conducts temporary relocation in certain cases and therefore has a method in place and experience in similar activities.

Community Planning

Cambridge's Community Planning Division plays an integral part in shaping the City's development and how that development is designed and enacted. Policies are formed with public awareness and community interaction. Community Planning also provides high quality technical assistance to City staff and residents and provides information to the public on various planning and zoning initiatives. The Department also staffs and assists the Planning Board, working with various interested parties, both public and private, in developing, reviewing and implementing development proposals.

The Primary Objectives are as follows:

- Preserve and strengthen Cambridge's residential neighborhoods and their diverse population,
- Enhance the quality of the City's living environment by working with citizens, other city departments and state agencies to design, develop, maintain, program and preserve the City's open space resources.
- Strengthen the City's fiscal base by envisioning plans, implementing zoning changes, and monitoring the continued redevelopment of former industrial districts, and review infill development throughout the city.

The goals for fiscal year 2007 are to provide technical assistance to **6** staff members, create **60** GIS maps, **50** presentations, produce materials for **2** major projects and **2** planning initiatives, provide **700** residents and interested parties with technical assistance on planning and zoning, conduct **45** meetings with residents, neighborhood groups and interested parties, review **10** urban design and master plans, and assist in **12** meetings of the Planning Board and to provide technical and design assistance for **5** projects.

Economic Development

The Economic Development Division is responsible for a wide range of economic development activities designed to meet the City's need for a diversified and thriving economy. The Division offers programs aimed at revitalizing commercial districts, supporting entrepreneurship, promoting a dynamic business climate and preserving a strong employment base. The Economic Development Division offers individual business development assistance as well as numerous programs designed to enhance the vitality of local businesses, including micro-enterprises and to encourage business growth within the City.

The Primary Objectives are as follows:

- Cultivate a supportive environment for business, with particular emphasis on small, women and minority-owned businesses.
- Promote thriving retail and commercial districts.
- Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers, including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and healthcare industries.

In FY2007 the Financial Literacy program will be expanded. A course in effective marketing techniques will be added and will target local micro-enterprises.

The goals for fiscal year 2007 are to graduate **6** residents from the Just-A-Start Biomedical Degree program, maintain **25** residents' place in from the Cambridge Health Alliance Career Advancement Program, provide counseling and technical assistance to **60** income-eligible micro-enterprise and potential micro-enterprises, provide financial

literacy training for **15** NRS area income eligible residents and assist **10** income-eligible retailers with grants through the Best Retail Practices program.

Public Services

The City of Cambridge provides a comprehensive array of Public Services and programs for its residents through the Department of Human Service Providers. The Department's mission is to improve the quality of life for Cambridge's youths, seniors and all residents by creating and coordinating public services. The scope of the work the Department of Human Services undertakes is impressive and its effectiveness in executing its objectives is seen in the number of Cambridge residents assisted each year through its programs.

The Department delivers these services through programs aimed at: Training and counseling for gainful employment; Legal services for at-risk families and individuals; services for Battered and Abused spouses; Child Care services; counseling and support initiatives for at-risk Youths and their families; programs for the City's Seniors and various General services which do not fit easily into a HUD specified category. The Department of Human Services also administers the City's Continuum of Care and ESG programs, which provide comprehensive services to homeless and at-risk individuals and families throughout Cambridge.

The Primary Objectives are as follows:

- To create or support a broad array of services and opportunities for families and youth,
- To create or support services for senior citizens and persons with disabilities residing in Cambridge,
- To offer legal support and services to public & private housing tenants in eviction cases.
- To offer age-appropriate services to disadvantaged and underserved youths.
- To create or support domestic violence and abuse prevention and treatment for adults and youth,
- To provide after-school and year-round employment programs; including life skills and academic support to youths and young adults.
- To assist in providing a wide array of child-care services that benefits the children, the parents and the providers.

...And the Objectives for the Emergency Shelter Grant (ESG):

- Provide quality Emergency Shelter services to homeless women and children and people with disabilities in Cambridge.
- Provide quality day drop-in services to homeless youth in Cambridge,
- Provide quality Emergency Shelter services to homeless men in Cambridge

The goals for the one-year period ending June 30, 2007 are: provide vital support services to approximately **2,400** low and low-moderate income individuals and households, provide vital support services to approximately **300** elders and individuals with disabilities, provide vital legal services to approximately **60** low-moderate income individuals, families and their children, provide vital support services to approximately **200** low and low-moderate income youths, provide domestic violence-related services to approximately **145** low-moderate income adults and children, and provide essential employment programs to approximately **275** youth and young adults. Total people served in FY2007 will be **3,380**.

For the ESG program the goals for the one-year period ending June 30, 2007 are: to provide funding to homeless shelters that will specifically serve approximately **980** individuals from the target population of single homeless women and homeless children and families and people with disabilities, provide funding to homeless services provider(s) that will serve over **150** homeless youths and to fund homeless shelters that will serve a target of **2,120** homeless men. Total people served in FY2007 will be **3,250**.

Additional Activities

Neighborhood Revitalization Strategy

The City created two Neighborhood Revitalization Strategy (NRS) areas in conjunction with its Five-Year Consolidated Plan that was submitted and approved last year. Each NRS will be in place for five (5) years, with FY2007 being year two (2) in that term. The City, using 2000 census data, established two areas that represent the highest concentration of low and moderate-income individuals and families in order to target resources for housing rehabilitation and economic empowerment.

ANTICIPATED FISCAL YEAR 2007 FUNDING

Entitlement Grants:		
HUD Funds:		
	CDBG	\$3,266,143
	HOME	\$1,079,452
	ESG	\$139,018
Prior Year Funds:		
	CDBG	\$1,600,000
	HOME	\$1,300,000
	ADDI	\$50,000
TOTAL ENTITLEMENT GRANTS:		\$7,434,613
Other Funding Sources		
FEDERAL SOURCES: (Non-CDBG or HOME)		
AmeriCorps - Corporation for National Service (Fed)		\$223,300
Employment Resources Inc. (ERI) WIA (Fed)		\$121,204
YouthBuild USA & HUD		\$500,000
SHP - ESG		\$0
FEMA		\$65,000
McKinney-Vento SHP		\$3,705,982
Fed'l Fndg. Health Care for Homeless		\$50,000
Federal PACE		\$90,000
HUD/Shelter Plus Care		\$689,982
HUD/Continuum of Care		\$500,000
	subtotal	\$5,945,468
STATE SOURCES:		
LIHTC(Tax Credits)		\$4,414,451
State HOME		\$1,000,000
DHCD		\$650,000
DHCD - Housing Stabilization Funds		\$347,800
State Department of Education - YouthBuild - State		\$155,455
Mass Housing: Delead, etc.		\$80,000
Dept. of Trans. Asst.		\$335,000
	subtotal	\$6,982,706
LOCAL/CITY SOURCES:		
Cambridge Affordable Housing Trust		\$5,402,530
Cambridge Harvard 20/20		\$190,000
Cambridge Mayor's Program		\$45,000
Historical Commission		\$100,000
Historical CPA		\$50,000
Leadsafe Cambridge - Federal Funds		\$300,000
City Taxes		\$804,000
	subtotal	\$6,891,530
NON PROFIT /OWNER EQUITY		
Owner Equity		\$355,000
Cambridge Housing Authority (CHA)		\$10,500
Cambridge Health Alliance		\$37,800
Project Reserves		\$1,626,000
CNAHS		\$80,000
Revolving Loan Funds (RLF)		\$650,000
	subtotal	\$2,759,300
PRIVATE FOUNDATIONS		
Associated Grant Makers (AGM)		\$19,000
Bank of America Foundation		\$8,000
Cambridge Hsg. Assistance (Private)		\$50,000
Cambridge Fund for Housing (Private)		\$68,000
Families to Families (Private)		\$175,000
Other		\$675,500
	subtotal	\$995,500
LENDING INSTITUTIONS		
Cambridge Trust Company		\$7,803,447
Cambridge Savings Bank		\$2,043,000
Other Banks		\$1,140,000
	subtotal	\$10,986,447
TOTAL OTHER FUNDING:		\$34,560,951

General Questions

1. *Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.*
2. *Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.*
3. *Describe actions that will take place during the next year to address obstacles to meeting underserved needs.*
4. *Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.*

Program Year 2 Action Plan General Questions response:

1. Location

The Community Development Department at this time does not know specific locations for allocating funds for loans and/or grants through its Home Improvement Program (HIP) as these funds are expended as eligible projects become available citywide. Economic Development programs target residents in Cambridge's two Neighborhood Revitalization Strategy (NRS) areas. A description of who may apply for assistance, the process for selection of who will receive the assistance and how much and under what terms the assistance will be provided can be found under the section entitled Affordable Housing Objectives and Economic Development Objectives. Known AHD projects for FY2007 include HRI's project at Trolley Sq. on Massachusetts Avenue in North Cambridge, JAS's Gateway project at 2495 Massachusetts Avenue in North Cambridge and a new JAS project on Columbia Street in Area 4.

2. Activities By Geographic Area

Cambridge intends to concentrate resources that benefit existing residents in the CDBG-eligible areas where the highest concentration of low and moderate income households live. For affordable rental and homeownership projects and public services programs, we will support projects in all parts of the City. Cambridge supports the even distribution of CDBG, HOME and ESG funded activities throughout the neighborhoods of the City that demonstrate need and where opportunities to increase the affordable housing stock exist. The following maps will show the specific areas of the City that will benefit from the various programs and services to be undertaken over the next year.

3. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting the underserved needs in the City of Cambridge is a lack of available funding to the City and to the various non-profit agencies the City partners with in serving the low and moderate-income residents of Cambridge. As entitlement grants shrink or remain level-funded the cost of delivering services and completing projects increases, creating, in the recent past and present, an ever-widening spread of cost and available funds. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, also decreasing or stagnant in recent times. Cambridge is fortunate in regards to its robust tax-base, but despite this local trend the overall availability of funds from both federal, state and other private resources continues to decline as inflation, and therefore costs, rise.

In fiscal year 2007 the City will increase its efforts to seek additional grants and funding sources as the cost of performance outpaces the funding outlook.

4. Resources

FEDERAL RESOURCES

American Dream Downpayment Initiative (ADDI)

Signed into law on December 16, 2003, The American Dream Downpayment Initiative (ADDI) was created to increase the homeownership rate among low-income and minority households, and to revitalize and stabilize communities. ADDI will provide financial assistance for closing costs, downpayment assistance, and housing rehabilitation, thereby reducing the most common barriers to homeownership. The program will provide low-income families with the opportunity to build assets and share in the American dream of homeownership. The City will use its allocation in conjunction with its Financial Assistance Program to assist low-income households in Cambridge to become homebuyers.

AmeriCorps

This dynamic program provides workforce development to unemployed youths, ages 17-24 who dropped out of high school. During the program year, participants attend classes and spend a portion of their time working on supervised housing rehabilitation crews. The crews provide carpentry, renovation and beautification services to Cambridge's non-profit housing development organizations as they renovate and develop affordable housing units for low and moderate-income households. In addition to attending courses to attain their high school diploma, participants are also involved in community service and attend leadership trainings. Upon graduation from the JAS YouthBuild Program, they are equipped to achieve gainful employment, pursue a college degree, or attend trade school to advance their technical skills. To help in the transition, supportive counseling services are provided for at least one year after graduation.

Cambridge Health Alliance

The CHA administers Cambridge Health Care for the Homeless, a program operating in-shelter health care clinics for homeless individuals drawing on Federal Health Care for the Homeless grants.

CHA also conducts employee training and advancement for residents of Cambridge's Neighborhood Revitalization Strategy area.

The Cambridge Health Alliance is a regional health care system comprised of three hospitals, more than 20 primary care sites, the Cambridge Public Health Department and Network Health, a statewide managed Medicaid health plan.

Cambridge-Somerville Healthy Homes

The existing program managed by the Cambridge Public Health Department, actively serves families of children with asthma or other respiratory difficulties. Receiving referrals primarily from pediatric medical providers, the referred clients are then provided with a thorough home inspection to look for asthma triggers, asthma education, medical case management, and items to reduce exposure to asthma triggers and follow-ups. The program will work closely with Lead Safe Cambridge and anticipates contracting with local non-profit housing rehabilitation specialists to remediate structural housing concerns. The Cambridge Public Health Department is submitting an application to HUD's Office of Healthy Homes and Lead Hazard Control.

Community Development Block Grant Program

The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds, which is used to support a variety of programs and activities, including economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. A majority of the City's CDBG funds are used for housing development activities and services, such as acquisition, rehabilitation, and new construction of affordable housing units by non-profit housing development agencies in Cambridge. In addition to leveraging funds for housing development, CDBG funds supports a variety of housing services and activities, including case management, tenant and landlord mediation services, homelessness prevention and other services for the homeless. The City's appropriation of CDBG funds among its programs reflects its strong commitment to providing decent and affordable housing, good community services, and a healthy economic base.

Conventional Public Housing Operating Subsidy

Federal operating subsidies are used by the Cambridge Housing Authority to make up the difference between the federally-determined allowable cost of managing and maintaining the family and elderly public housing stock and the amount of rent received.

Emergency Shelter Grant - HUD

The Massachusetts Executive Office of Health and Human Services has transferred responsibility to entitlement cities for Emergency Shelter Grant funds that the Commonwealth receives. The cities will now be able to allocate these funds along with the ESG monies they receive directly from HUD, provided the community has a Continuum of Care in place for homelessness programs.

HUD requires that each local government Grantee must match dollar-for-dollar the ESG funding provided by HUD with funds from other public and/or private sources. A grantee may comply with this requirement by:

- Providing matching funds itself, or
- Through matching funds or voluntary efforts provided by any recipient or project sponsor.

The City may use any of the following in calculating the amount of matching funds provided:

- Cash,
- The value or fair rental value of any donated material or building,
- The value of any lease on a building,
- Any salary paid to staff to carry out the program of the recipient; and
- The value of the time and services contributed by volunteers to carry out the program of the recipient at a current rate of \$5 per hour.

Fair Housing Initiatives

The local Human Rights Commission receives an annual allocation of Fair Housing Assistance Program (FHAP) funds from HUD in support of their fair housing investigation and enforcement activities. The FHAP grants are allocated to local Fair Housing Agencies, on an as-needed basis, for their education and outreach work through the formula grant proposal system used. The amount of FHAP grant awarded is based on the number of housing complaints resolved in that particular fiscal year.

Family/Youth Services Bureau

Federal funding for street outreach to youth and young adults. This grant pays for the street outreach and related services furnished by Boston-based Bridge Over Trouble Water, which maintains a daily health van and street outreach presence in Cambridge's Harvard Square and operates pre- transitional and transitional housing programs serving homeless young adults ready to leave the streets.

Federal Emergency Management Agency (FEMA) Funds

The Federal Emergency Management Administration makes grant funding available on an annual basis to food pantries and meal programs. FEMA also awards an annual grant to Catholic Charities, enabling the agency to issue payments to landlords to prevent eviction of low-income persons living in a larger region, which also includes Cambridge. Finally, FEMA also awards funding to the City of Cambridge Fuel Assistance Program, enabling the agency to issue payments to utility and oil companies to prevent or address shutoffs which would place a Cambridge or Somerville resident at risk of freezing.

Federal Mental Health and Substance Abuse Block Grant

These block grants are awarded to the State by the federal Department of Health and Human Services and fund a range of services including some of the treatment services utilized by homeless persons.

Federal PACE Grants

The Federal PACE grants provides funding for mental health outreach services for homeless persons. This grants, received by Tri-City Mental Health, a regional provider of mental health services, help fund shelter-based and street-based mental health services.

HOME Entitlement Grant

The City of Cambridge is a participating jurisdiction that receives HOME entitlement funds that assist in carrying out the City's housing strategies. These housing strategies include providing loans to support the acquisition, new construction, and rehabilitation of affordable rental and homeownership housing units for low and moderate-income households. Since 1993, over 615 HOME-assisted affordable rental and homeownership units have been created in Cambridge through funding from the City's entitlement HOME funds received from HUD. These funds have also leveraged other public and private funds to help make new projects feasible.

HOME Match Contribution

Section 220 of the HOME Statute requires each that as a Participating Jurisdiction, the City is required to make match contributions on a Federal fiscal year basis. The match contributions must total not less than 25 percent of the funds drawn from the PJ's HOME Investment Trust Fund Treasury account in that fiscal year, excluding certain expenditures that are not required to be matched. These include administrative/planning costs; CHDO operating expenses; CHDO capacity building; CHDO site control, technical assistance and seed money loans for projects that do not go forward; and amounts provided from sources other than State HOME funds to make up the shortfall between a local PJ's allocation and the threshold amount.

Each Field Office must use IDIS to determine the fiscal year match liability of each of its PJs. This data is contained in report number CO4PR33, which displays a PJ's total fiscal year disbursements, those disbursements requiring matching funds, and the match liability amount. In turn each PJ must submit a HOME match report (form HUD-40107-A) as part of its Consolidated Annual Performance and Evaluation Report (CAPER). Field Offices must determine compliance with the matching requirements as part of the CAPER review. The City of Cambridge produces a Match Report annually with the CAPERS Report.

HOPE Programs (HOPE I, HOPE IV, HOPE VI)

The HOPE VI program was developed as a result of recommendations by the National Commission on Severely Distressed Public Housing, which was charged with proposing a National Action Plan to eradicate severely distressed public housing. The Commission recommended revitalization in three general areas: physical improvements, management improvements, and social and community services to address resident needs. The activities funded by HOPE VI Revitalization grants include the capital costs of major rehabilitation, new construction, and other physical improvements; demolition of severely distressed public housing; management improvements; planning and technical assistance; and community and supportive services programs for residents.

Leadsafe Cambridge Program

Since 1994, a series of four concurrent HUD grants ("Lead-Based Paint Hazard Control") totaling \$10.2 million dollars have supported the work of the Lead-Safe Cambridge (LSC) program. LSC strives to achieve two major policy goals: increasing access to affordable lead-safe housing for low income families, and preventing the lead poisoning of Cambridge children. To this end, as of March 2004, the program has deleaded over 560 units of affordable housing, and over 150 yards have been made lead safe through the intervention of the Safer Soil program. LSC has been the recipient of several prestigious

awards an American Society of Landscape Architects (ASLA) Merit Award in 1999; the “2000 HUD Best Practices Award of Excellence” award; and in 2003, LSC was the proud recipient of the eighth “Innovations in Fair Housing Award” from the Cambridge Human Rights Commission.

Low-income Housing Tax Credits

The Low-income Housing Tax Credit Program (LIHTC) provides financial support for the acquisition and rehabilitation or development of eligible rental projects for low and moderate-income households. As the types of projects funded with Low-income Housing Tax Credits are consistent with Cambridge housing goals, the City intends to support housing developers in their applications for credits in the coming year.

McKinney–Vento Supported Housing Program (SHP)

The SHP program is a federally funded competitive grant program annually re-authorized by Congress and administered by HUD which contributes upwards of \$1 million per year to fund a range of homeless programs, including permanent supported housing for persons with disabilities, transitional housing, and supportive services, including housing search, drop-in services, street outreach, etc.

McKinney–Vento Shelter Plus Care (S+C)

The S+C program, also funded out of the Mc-Kinney Vento Process, provides housing subsidies for disabled persons who have transitioned out of homelessness, and whose tenancies depend upon the ongoing receipt of supportive services. Services offered to S+C tenants are not funded through the S+C grants, which only pay for the housing subsidies.

Moderate Rehabilitation Single Room Occupancy Program

Through the McKinney and Shelter Plus Care programs, Mod Rehab SROs provide housing subsidies to support the moderate rehab of existing single room occupancy (SROs) buildings. In the past, the Cambridge Housing Authority has used this program to support a variety of projects.

Non-Public Housing Development

Through the flexibility provided under the Moving To Work Deregulation Demonstration Program, the Cambridge Housing Authority (CHA) and its non-profit affiliate, Cambridge Affordable Housing Corporation (CAHC) will develop new non-public

housing development for low-income households as opportunities arise. Through acquisition and planned rehabilitation, the CHA has also expanded the housing options for low-income seniors, and since completing its last project, Neville Place Assisted Living, has significantly increased the number of assisted living units in the City.

Public Housing Capital Grant

The program provides a predictable flow of funds to the Cambridge Housing Authority for capital and management improvements and for associated administrative costs

Public Housing Development

CHA will vigorously pursue any opportunities for funding for public housing development over the next five years, although none have been funded by Congress.

Safe Havens for Homeless Individuals

This program provides financial assistance to local governments to support the acquisition, rehabilitation, and operating costs of low-cost, semi-private lodging for homeless persons with severe mental illness. Counseling to encourage residents' participation in treatment programs is a component of this program. The organization, On the Rise, operates a "Safe Haven Day Drop-In" for homeless women, as well as street outreach, but there is no resident component at this time.

Section 108 Loan Grantee Program Funds

Section 108 loan guarantees are used for activities that meet national CDBG objectives, which include (1) benefit low- and moderate-income families; (2) prevent or eliminate slums or blight; or (3) meet other urgent community development needs. Eligible activities include property acquisition; rehabilitation of publicly owned property; housing rehabilitation; economic development activities; acquisition, construction, reconstruction, etc. to preserve and create affordable housing for special populations.

Section 8 Certificates and Vouchers (Local Leased Housing Program)

The Section 8 Program was developed to offer low-income households a chance to obtain units in privately owned buildings. This establishes more diversity among income groups and provides an alternative to large-scale, isolated, low-income developments. The program, under the aegis of the Cambridge Housing Authority (CHA), is successful at placing residents in units, however the waiting lists are long. The success of the program in Cambridge has in large part depended on the regulatory flexibility granted to CHA as a

result of its participation in the national MTW deregulation demonstration to respond to the City's escalating rental market. To facilitate its continued success, the CHA continues to use allowable rent levels that are at 110% of current area-wide Fair Market Rent (FMR) levels. The CHA is currently over 100% utilized and has closed the Section 8 waiting list, except for emergencies. The City would support any efforts to create a sub-market, where FMRs are determined using a more local standard, that is undertaken by the Housing Authority or HUD. A number of non-profits in the City are also working to preserve long-term affordability in a market in which rents are increasing rapidly. Section 8 certificates and vouchers are often a critical part of this process and the City supports changing regulations to allow the Housing Authority to create more project-based Section 8 units in collaboration with these non-profits.

Currently, CHA's participation in the Moving To Work Deregulation Demonstration allows the CHA to exceed HUD's regulatory caps on a number of policies, including FMR levels, the percentage of any given building that can be project-based, and the total percentage of income a program participant can contribute towards housing. In very limited circumstances, the CHA has exceeded the FMR upset cap and/or allowed residents to contribute a higher percentage of their income than regular program rules would allow. In aggressive pursuit of Project-Based units, the CHA has been very successful in ensuring longer-term affordability of units in the City, determining on a case-by-case basis the number of units in any given development that should or can be project-based. At the end of the Demonstration, currently set at March 31, 2006, the CHA will need regulatory changes to continue this important work.

If funding for incremental vouchers/subsidies becomes available, the CHA will apply for additional monies. The CHA has 182 Section 8 Preservation Vouchers to protect the tenants in expiring-use buildings in the City, and does not expect any additional units.

Shelter Plus Care Program

The Shelter Plus Care Program provides subsidies for housing that provides service programs for homeless people with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, AIDS, and other related diseases. The Cambridge Housing Authority (CHA) continues to subsidize 18 scattered site units in this program.

Supportive Housing for Persons with Disabilities (Section 811)

This program supports nonprofits in developing supportive housing with appropriate services for persons with disabilities. To the extent that appropriate sites are available, Cambridge will support applications under this program that are consistent with the Consolidated Plan.

Supportive Housing Program

This program provides grants to defray the cost of acquiring or rehabilitating buildings to house homeless persons. Operating subsidies and service funding are also eligible. The Department of Human Service Programs (DHSP) currently administers Supportive Housing Program subcontracts with 20 service providers, totaling approximately \$3.6 million annually. Annually, DHSP will pursue funding through the HUD SuperNOFA for renewal of the Housing Resource Team, Housing Search and Post Placement Stabilization Program administered by HomeStart. They will also apply for funding for new programs to support stabilization for homeless families that have been placed into permanent housing; the 'Youth on Fire' clinical and case management services for homeless youth; and a homeless management information system that will be administered by UMASS. DHSP is in the process of assembling its application for HUD's SuperNOFA.

Program Income

Program income, defined as loan repayments, or net cash reserves produced by any project funded in whole or part by Community Development Block Grant (CDBG), Housing for Persons With Aids (HOPWA), Emergency Shelter Grant (ESG), or the HOME Investment Partnership (HOME) will be expended on projects/programs before new funds are drawn down from the U.S. Treasury.

Workforce Investment Act

The Workforce Investment Act (WIA) is funded through the Department of Labor and is the primary funding source for Just A Start's (JAS) Summer Youth Program. Each year, the Summer Youth Program enrolls approximately 65 young teens, predominantly ages 14-16 in a Work Experience/Academic Enrichment Program for 6-7 weeks in July and August. They spend half their time on supervised crews, which provide repair, and beautification services on CDBG eligible properties and on Cambridge Housing Authority developments. The other half of their time is spent on academic enrichment activities to develop literacy and math skills, and on career development activities to help them develop work skills and career goals.

YouthBuild

YouthBuild is a HUD training program and funding source that enables youths who have dropped out of high school to pursue a GED, while gaining technical skills in the workforce. Administered by Just A Start Corporation (JAS), participants who ages range from 17-24, attend classes to earn a GED certificate, and also spend a portion of their time working on supervised housing rehabilitation crews. The crews provide carpentry, renovation and beautification services to Cambridge's non-profit housing development

organizations as they renovate and develop affordable housing units for low and moderate-income households. Participants are also involved in community service and attend leadership trainings. Upon graduation from the JAS YouthBuild Program, participants are equipped to achieve gainful employment, pursue a college degree, or attend trade school to advance their technical skills. To help in the transition, supportive counseling service is provided for at least one year after graduation.

STATE RESOURCES

Cambridge Housing Assistance Program

The City of Cambridge and the State of Massachusetts fund the Cambridge Housing Assistance Program (HAP). This program prevents homelessness through tenant and landlord counseling and mediation. It also provides housing search and stabilization services. The Department of Human Service Programs receives funds as a subcontractor of CAPIC in Chelsea who receives and regionally distributes the HUD funds.

Community Preservation Act: State & Locally Raised Funds

The Community Preservation Act is a new tool for communities to preserve open space, historic sites, and affordable housing. Signed into legislation by Governor Cellucci on September 14, 2000, the Community Preservation Act (CPA) is a local option that enables communities to establish a municipal Community Preservation Fund by local referendum. Monies collected for this fund are raised from a surcharge of up to 3% on local property taxes. Cambridge adopted the Act at the 3% surcharge level in fall 2001 and is now eligible for state matching funds. The City's Affordable Housing Trust seeks to be increased through the Community Preservation Act (CPA) to approximately \$7.2 million annually. This will enable the City to maintain its production and ability to raise funds from other sources including federal, additional state, local, and private sources. The City's Affordable Housing Trust will utilize its CPA funds to create and preserve affordable housing.

Housing Stabilization Funds

The Housing Stabilization Program, funded through the Department of Housing and Community Development (DHCD), has been used to support neighborhood restoration and affordable housing rehabilitation. The City will support non-profit applications for Housing Stabilization Funds as appropriate.

Massachusetts Affordable Housing Trust Fund (AHTF)

The Massachusetts Affordable Housing Trust Fund (AHTF) was created with the enactment of Section 227 of Chapter 159 of the Acts of 2000, now known as Chapter 121D of the Massachusetts General Laws (the Statute). The AHTF is designed to provide resources to create or preserve affordable housing throughout the state for households whose incomes are not more than 110% of the area median income, as determined by the U.S. Department of Housing and Urban Development (HUD). The AHTF was funded at \$20,000,000 per year for three-Years (State Fiscal Years 2001 – 2003) from the state's General Fund. In June 2003, the Legislature adopted language in Section 631 A of

Chapter 26 of the Acts of 2003 to provide for the capitalization of the AHTF via bond authorizations. The budget language authorized bond issues totaling \$70,000,000 to capitalize the fund over a five-year period (fy2004-2008).

Soft Second Loan Program

The Soft Second Loan Program is a mortgage product that reduces a borrower's monthly mortgage costs. Cambridge will request a commitment from the Department of Housing and Community Development (DHCD) to fund interest rate subsidy and loan loss reserve components of this program. These funds will be used in conjunction with reduced rate first mortgage funds provided by area lenders for low-income buyers. The City anticipates that 10 low to moderate-income families will purchase units with Soft Second loans totaling approximately \$1,500,000.

State-Assisted Public Housing

The Commonwealth of Massachusetts assists 663 units of conventional public housing in Cambridge, with a total estimated operating subsidy of \$1,017,619. It also provides rental vouchers, including 28 Alternative Housing Vouchers for the disabled and 131 Massachusetts Rental Voucher Program certificates, the majority of which are project-based. The CHA has also received budget authority of approximately \$6 million from the Massachusetts Department of Housing and Community Development for six physical improvement projects at four developments, and one planning grant. This award will be used over several years.

State's Department of Public Health

The State's Department of Public Health provides Emergency Assistance payments for shelter services. As part of its role in administering the TANF (Temporary Assistance for Needy Families) program, the State's Department of Transitional Assistance (DTA) funds the cost of emergency shelter to income eligible and otherwise qualified homeless families. The DTA also contracts with shelters on a per-person per-day basis to provide reimbursement for shelter services furnished to individuals.

State Emergency Assistance

State Department of Transitional Assistance (DTA) funds the cost of emergency shelter to income eligible and otherwise qualified homeless families. DTA also provides reimbursement for shelter services furnished to individuals.

State HOME Allocations

The Massachusetts Department of Housing and Community Development (DHCD) allocates its HOME appropriation through competitive funding rounds. The City of Cambridge will support applications for State HOME funds submitted by Cambridge nonprofits in the coming year. State HOME funds will leverage federal, other state, city and private sources to make the projects feasible.

State Taxes

Tax revenues to fund substance abuse treatment services, including detoxification, halfway housing and outpatient services. The DPH also uses State resources to fund CASPAR Emergency Shelter Center.

Other State Programs

The Commonwealth of Massachusetts also funds programs that support the acquisition and development of affordable housing. The Housing Innovation Fund (HIF), Consolidated Improvement Preservation Fund (CIPF), and Facilities Consolidation Fund (FCF) administered by the Department of Housing Community Development are sometimes awarded to the City's non-profits to finance development projects. To the extent that funds are available under competitive state programs to support Cambridge projects, the City of Cambridge and local nonprofit developers will apply.

LOCAL RESOURCES

Affordable Rental and Homeownership Services

The City's Community Development Department (CDD) maintains a database of low and moderate-income households interested in affordable housing opportunities, and provides referrals regarding available housing units. In addition to marketing affordable units created through the City's First-time Homebuyers Program, CDD also assists nonprofit and for-profit developers with locating low-income buyers and renters for their affordable units. Free homebuyer classes and counseling are also offered to Cambridge residents.

Cambridge Affordable Housing Trust

Established in 1988, the Cambridge Affordable Housing Trust, provides financial support to programs in its CityHOME Initiative to increase and preserve the supply of affordable housing. The Trust provides financing to assist in the acquisition, development, and rehabilitation of rental and homeownership units; improve the quality of affordable housing by providing low-interest loans to owners; promote affordable unit set-a-sides from private owners under the Multifamily Rehab Program; and provide education and financial assistance to low and moderate-income homebuyers. Since 1995, the CityHOME Initiative has received over \$42.35 million in City funds. The Cambridge Affordable Housing Trust acts as a gap funder, making the minimum contribution required to make projects financially feasible. It intends to continue its lending activities in the coming year, and will leverage other private, State, and Federal resources.

Cambridge Fund for Housing the Homeless

This fund, comprised of private donations, is administered through the Cambridge Department of Human Service. It is used to prevent homelessness by funding security deposits, first or last month's rent, realtor's fees, and other placement-related expenses.

Cambridge Health Alliance

The CHA administers Cambridge Health Care for the Homeless, a program operating in-shelter health care clinics for homeless individuals drawing on Federal Health Care for the Homeless grants.

Cambridge Historic Commission

The Cambridge Historical Commission is a municipal agency concerned with the history of Cambridge and the preservation of significant older structures in the city. To aid in the

preservation and rehabilitation of these older buildings, the Commission administers various federal, state, and local programs. Grant funds may be used to restore exterior features that contribute to the original appearance of the building. Such work includes the repair or restoration of original ornamental trim, porches, columns, railings, windows, and chimneys. The grant may also be used to restore original siding such as clapboards or shingles. It may also be applied toward structural repairs that are essential to the integrity of original features.

Cambridge Housing Assistance Program

The City of Cambridge partially funds the Cambridge Housing Assistance Program, a program that prevents homelessness through tenant and landlord counseling and mediation, and housing search services.

Cambridge Multi-Service Center

The Department of Human Service Programs operates the Multi-Service Center, which provides services to prevent homelessness and to serving residents who have become homeless. The state-funded Housing Assistance Program at the Multi-Service Center receives referrals from the Massachusetts Department of Transitional Assistance of families at high risk of losing their housing for a variety of reasons. Staff provide case management, negotiate with landlords, refer tenants to City-funded legal services as appropriate, provide emergency funds for rental arrearages and other tenancy-threatening emergencies and counsel clients about their rights, responsibilities and options.

Cambridge Neighborhood Apartment Housing Services (CNAHS)

Established in 1983 as a Subsidiary of Homeowner's Rehab Inc., CNAHS is a private nonprofit corporation that gives landlords an interest free loan of \$15,000 maximum per studio or one-bed room and \$20,000 maximum for units with 2 or more bedrooms. Funds are loaned to owners to rehabilitate their properties on the condition that the renovated apartments be maintained as affordable housing for at least 20 years. All former rent controlled properties are eligible for this program provided that at least 51% of the residents are of low-or moderate-income. Priority is given to properties with higher populations of lower-income residents and family-size units. Funds from CNAHS is used to make up the difference between conventional financing and project costs.

Expiring Use ~ Low-Income Housing Preservation Program

One of the Community Development Department's (CDD) housing strategies is to preserve units with expiring use restrictions. To this end, CDD provides technical assistance to owners and non-profit organizations; and works with tenants and other concerned parties to address the long-term concerns of housing developments at risk of

loosing their affordability. It also provides funds to a local non-profit, the Cambridge Economic Opportunity Committee (CEOC), who hires a Tenant Organizer to work directly with households living in buildings whose affordability restrictions are coming to term. For the five-year period ending 2010, the City will continue to work with tenants and owners of two expiring use properties and will continue to identify buildings at risk of being converted to market units, and work to preserve their long-term affordability.

Harvard Loan 20/20/2000 Initiative

In the fall of 1999, Harvard University announced the 20/20/2000 program. Through this initiative, Harvard provided \$10 million to the City for affordable housing development. Of these funds, \$6 million have been disbursed to the Affordable Housing Trust and \$4 million will be channeled through two non-profit groups to fund affordable housing projects in Cambridge. Currently, the Trust is using the funds to provide low-interest loans for construction and permanent financing for the development of affordable housing units.

Incentive Zoning Program

The Incentive Zoning Ordinance requires that non-residential developers that require a Special Permit, which authorizes an increase in the permissible density or intensity of a particular use, mitigate the impact of their development through a contribution to the Affordable Housing Trust of \$3.28 per square foot. The City is currently seeking City Council's approval to increase the rate to \$7.83 per square foot after completing a recent study that re-evaluated the Incentive Zoning program. In FY 2004, Cambridge received \$918,468 in linkage payments. The Community Development Department anticipates that the City will receive housing contribution payments exceeding \$2,500,000 over the next 5-7 years. Production in the Incentive Zoning program is subject to private developer activity throughout the City.

Inclusionary Zoning Program

In March 1998, the Cambridge City Council passed an Inclusionary Zoning Ordinance that requires the developer of any new or converted residential development with ten (10) or more units to provide fifteen percent (15%) of the total number of units to the City as affordable units. The Community Development Department monitors compliance with this ordinance. Housing staff works with private developers to design and implement the marketing, and sale or leasing of units to low-income Cambridge residents. The City has secured 133 affordable units to date. Production in the Inclusionary Zoning program is subject to private developer activity throughout the City. In FY 2004, 18 homeownership units for 1 to 6 person households were marketed through this program.

Property Tax Revenues

Local real estate taxes levied on residential and business help to cover the costs of all the programs in the Plan either through project delivery costs or actual "bricks and mortar" costs. It also provides matching funds for the City's Community Preservation Act (CPA) award from the State.

PRIVATE RESOURCES

Families to Families Funds (FFF)

The FFF is a charitable fund, awarded by a small foundation to the City's Multi-Service Center for the Homeless, which uses the Fund to help pay family arrearages to prevent eviction or to help cover up-front moving costs to prevent/end individual or family homelessness.

Federal Home Loan Bank Programs

The Federal Home Loan Bank (FHLB) manages a number of programs that support the acquisition and development of affordable housing projects. Cambridge nonprofits have been successful at receiving these funds in the past, and if suitable projects are under development, will apply for additional FHLB funds in annually.

Harvard Emergency Loan Program

The Harvard Emergency Loan Program is a revolving loan that provides funds to rehabilitate distressed multifamily properties, and has provided funds for the rehabilitation and acquisition of units developed by local non-profits. As part of the pilot negotiations with the City, Harvard is considering extending and recapitalizing this program.

Non-Profit & Owner Equity

The City's non-profit affordable housing developers include Just A Start, Homeowner's Rehab, Inc., Cambridge Housing Authority, CNAHS, and CASCAP Reality Inc.

Private Lenders

Cambridge local private lenders, provide acquisition, rehabilitation, and construction loans to Cambridge affordable housing projects.

Managing the Process

- 1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.*
- 2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.*
- 3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.*

Program Year 2 Action Plan Managing the Process response:

1. Lead Agency

The City's Community Development Department (CDD) has been designated the lead agency responsible for the development of the FY2007 One-Year Action Plan and oversight of all aspects of the process. CDD has the responsibility of ensuring that the goals of the City Manager and the City Council are met through the various program and projects in the Consolidated Plan. The CDD is also responsible for the administration of the Community Development Block Grant and the HOME funds. CDD works closely with the Department of Human Services, which manages 15% of the CDBG funds and 100% of the Emergency Shelter Grant. A major portion of the CDBG and HOME funds are awarded to two nonprofits, Just A Start and Homeowners' Rehab. Inc. The nonprofits partner with CDD in the development of Affordable Housing units and the stabilization of neighborhoods through housing rehabilitation.

2. Significant Aspects of Developing the Plan

Development of the Plan involved working closely throughout the year with the Department of Human Service Providers (DHSP) and the Cambridge Housing Authority (CHA). CDD developed the Plan within the guidelines established by the City Council's goals and the City's annual budget process. CDD, Human Services, City Manager and the City Council worked all year long establishing goals and priorities for the city by collaborating with residents, various neighborhood groups and business leaders.

3. Enhance Coordination

Cambridge will continue working to enhance coordination between public and assisted housing providers as well as private and governmental health, mental health and service agencies. This will be accomplished using both formal and informal networks that bring together public, private and nonprofit housing and service providers. These include groups such as the Cambridge Neighborhood Apartment Housing Services Board, which includes representatives from the Cambridge Housing Authority, non-profit agencies, and the City.

One approach to coordinating services is through contracts for program delivery. Cambridge Community Development has approximately \$2 million in annual contracts with nonprofit housing agencies for the operation of housing programs. This contractual

relationship, involving contact on a nearly daily basis, means that the nonprofits both operate programs on an ongoing basis, and are available to assist with policy and program development.

Cambridge has a number of successful groups and committees that currently work together to provide an effective delivery system for affordable housing production and services throughout the City. A variety of organizations, including the Housing Authority, Community Development Department, the Cambridge Department of Human Service Programs and nonprofit agencies, routinely collaborate on projects and participate in network meetings.

Since 1995, the ***Affordable Housing Development Working Group*** has been meeting monthly to coordinate affordable housing development projects throughout the City. This group is made up of staff from the Community Development Department, the Cambridge Housing Authority, Just A Start Corporation, Homeowner's Rehab, Inc. and CASCAP.

The ***Cambridge Affordable Housing Trust*** is a nine-member independent City board. Their responsibilities range from approving funding requests for housing development projects to assisting the City and the Community Development Department in developing new housing programs and policies. The City Manager who acts as managing trustee appoints its members. The board is made up of community members who are experts in the fields of real estate finance and development, affordable housing policy and design, and banking.

The ***Homeless Services Planning Committee*** comprise of social service providers in Cambridge. They meet each month to discuss social service needs in the City, and to facilitate coordination among social service providers. Members of this committee also include housing staff from the Community Development Department.

Cambridge has a Fair Housing Committee that is active in initiating educational and outreach programs to further fair housing. As required by HUD, the Community Development Department completed its Fair Housing Plan, which consists of an Analysis of Impediments to Fair Housing, an Action Plan to address impediments and a system for maintaining records and fulfilling reporting requirements. The plan was developed in conjunction with many City departments including: the Human Rights Commission; the Cambridge Commission for Persons with Disabilities; the City Assessor's Office; the City's Affirmative Action Office; the Department of Human Services Programs and the Cambridge Housing Authority, as well as with nonprofit groups such as Homeowner's Rehab, Inc.; Just A Start Corporation; CASCAP and CASPAR.

The City has also been actively involved for several years in an ongoing Growth Management Process. In 1997, a group of citizens petitioned the City Council to make many substantial changes to the zoning regulations of Cambridge to guide the future development of the City. The City Council appointed a Citywide Growth Management Advisory Committee composed of community residents and business people to advise the

Community Development Department on the process and information needed for the rezoning study.

Citizen Participation

- 1. Provide a summary of the citizen participation process.*
- 2. Provide a summary of citizen comments or views on the plan.*
- 3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.*
- 4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*

**Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.*

Program Year 2 Action Plan Citizen Participation response:

1. Citizen Participation Plan

The City of Cambridge has a thorough and extensive community process that is employed for all projects. The City consistently seeks to include the input of Cambridge residents in all phases and aspects of its Community Development initiatives, from the initial planning, to project and program implementation to the reporting and assessment of accomplishments. The effectiveness of this process is key in delivering the proper services and programs to the City's residents, while ensuring that the overall direction of the Community Development Department's work is consistent with residents' expectations and is responsive to neighborhood concerns. A more detailed assessment of this processes elements is as follows:

Participation

The City encourages citizen participation in all stages of the planning process. From the drafting of the Consolidated Plan to the filing of the annual Performance Evaluation Report the City hosts Public Meetings, provides draft copies of the Plan before submission, accepts and incorporates citizen input and feedback, and holds special hearings whenever any substantial amendments are made.

The City also works in an on-going capacity with key non-profit organizations in encouraging the participation of the citizens they work directly with, including many of the low and moderate-income residents who are the primary targets of our HUD funded programs. Bi-lingual services are available for those who request them.

Additionally, the City works very closely with Cambridge's well-organized neighborhood groups in matters that have a particular interest and/or impact on a particular area or neighborhood. This relationship ensures maximum availability of City staff to the residents and ensures transparency of City policies and initiatives.

Public Meetings

The core of Cambridge's Citizen Participation Plan is the Public Meeting. The Community Development Department hosts a Public Meeting during each phase of the funding cycle, one in preparation for the Consolidated Plan and its annual update through the One-Year Action Plan, and one in conjunction with the City's preparation of the Consolidated Annual Performance Evaluation Report. These meetings give the residents an opportunity to comment on all aspects of the CDBG program's administration, as well as all substantial activities undertaken by the City. A Public Meeting is also held when any substantial amendments are made to the Consolidated Plan.

Public Meetings also play a central role in the work that is performed by the Housing, Community Planning and Economic Development Divisions. From the rehabilitation of parks, playgrounds and open spaces to the acquisition and creation of affordable housing, the City involves the residents during each substantial phase of the project.

Meetings are well publicized and are held at centrally located facilities that are safe and fully accessible. The locations are also accessible by public transportation and are held on mutually convenient days and times.

Public Meetings for CDBG, HOME & ESG Funding

For all Public Meetings concerning CDBG, HOME & ESG federal funding, the City runs two advertisements in two local newspapers, the Cambridge Chronicle and the Cambridge edition of TAB. These advertisements run two weeks prior to the meeting. Advertisements for the availability of draft and final Plans will run one week prior to that event. The City's website also gives advance notice of all Public Meetings two weeks prior to the meetings' occurrence. Additional attempts are also made to include core beneficiaries of City programs and services and those residents who might be more acutely affected by the Meeting's topic and purpose.

Access to Information

The City has all Consolidated Plan, Annual Action Plan and Consolidated Annual Reports available on its website in a manner convenient for on-line viewing, downloading and printing. Draft versions of all Plans are made available before they are submitted for citizens, public agencies and other interested parties to view and comment upon. Copies of final and draft Reports are available for no fee at the City's planning office. Additionally, information that applies to these reports and the City's work in general is available. Requests for access to specific information must be made in advance and coordinated with City personnel.

The City's staff also makes themselves available to persons or interested parties who require technical assistance in understanding the Plan, the preparation of comments and the preparation for requests of funding. This availability and responsiveness is also

employed in handling and responding to whatever reasonable complaints are made concerning the Plan and its undertakings.

Substantial Amendments

Should any substantial change to the stated Objectives of the Consolidated Plan become imminent, the City will involve the residents through its above described methods and practices. Such substantial changes would be understood as being new activities the City would undertake within a reporting cycle and does not include expected and actual changes to Goals as they relate to external factors and unexpected changes in available resources.

Public Hearing

The City's staff made themselves available to the Public for their input on the City's preparation for its FY2007 one-year action plan. The Public Meeting was held on Wednesday February 22nd from 6:30 to 8:00 p.m. in a large meeting room at the City's planning office. The meeting was advertised in two local newspapers, The Cambridge Chronicle and the Cambridge TAB, on February 10th and 17th, and 11th and 18th respectively. A copy of the advertisements is located on the previous pages.

Representatives of the City's CDBG Management and Housing staff were available at the meeting. It was sparsely attended compared to the previous year, a year in which many people attended to show their support for programs greatly jeopardized by the White House's proposed budget. One resident and one interested party attended the meeting:

Sam Seidel, a Cambridge resident, attended on a fact-finding mission. He wanted to know the overall purpose and process for HUD funded initiatives. City staff explained the CDBG, HOME and ESG programs and how they function within the City's overall budget.

Michael McHugh from E. Verner Johnson and Associates Museum Architects and Planners attended to learn more about the programs as well. He also had specific interest in the City's plan for Single Room Occupancy (SRO) housing vs. the more common family housing.

The City responded thusly:

The City and its non-profit agencies actively seek to create affordable housing for a variety of household sizes. While the creation of units of appropriate size for families is the City's highest priority, the creation of single-room occupancy units is an important component of the City's housing policy. The City recently committed funding to a 14-unit SRO project for homeless individuals. Residents in this new development will have access to stabilization services and case management and will be linked to appropriate,

community-based supportive services. The City will continue to assess new opportunities to create housing such as this for this population.

The City also addresses this issue in Objective #1 of its Affordable Housing Narrative.

Institutional Structure

- 1. Describe actions that will take place during the next year to develop institutional structure.*

Program Year 2 Action Plan Institutional Structure response:

Actions to Further Develop Institutional Structure

Cambridge will continue its efforts in FY2007 to further develop the City's institutional structure to support its ongoing commitment to affordable housing, community services and a healthy economic base.

As property prices continue to appreciate in Cambridge, the gap is widening between available resources and outstanding need. There is an increased need for federal funds for housing activities of all types including affordable rental, homeownership and housing for special needs populations.

Cambridge will work to reduce the gap in resources by aggressively seeking out additional federal, state and private resources to support its affordable housing priorities. The City will work to eliminate any regulatory gaps by working with federal and other agencies to identify problems and, where appropriate, to seek refinements or waivers of regulations that impede efficient affordable housing production.

Cambridge will continue its outreach to residents, businesses and organizations through community meetings and various public forums through the annual Consolidated Plan process.

Please also see the Cambridge Housing Authority "Moving to Work" Annual Plan in the Appendix of this document.

ENHANCE COORDINATION

Cambridge will work to enhance coordination between public and assisted housing providers as well as private and governmental health, mental health and service agencies. This will be accomplished using both formal and informal networks that bring together public, private and nonprofit housing and service providers. These include groups such as the Cambridge Neighborhood Apartment Housing Services Board, which includes representatives from the Cambridge Housing Authority, non-profit agencies, and the City.

One approach to coordinating services is through contracts for program delivery. Cambridge Community Development has approximately \$2 million in annual contracts with nonprofit housing agencies for the operation of housing programs. This contractual

relationship, involving contact on a nearly daily basis, means that the nonprofits both operate programs on an ongoing basis, and are available to assist with policy and program development.

Cambridge has a number of successful groups and committees that currently work together to provide an effective delivery system for affordable housing production and services throughout the City. A variety of organizations, including the Housing Authority, Community Development Department, the Cambridge Department of Human Service Programs and nonprofit agencies, routinely collaborate on projects and participate in network meetings.

Since 1995, the *Affordable Housing Development Working Group* has been meeting monthly to coordinate affordable housing development projects throughout the City. This group is made up of staff from the Community Development Department, the Cambridge Housing Authority, Just A Start Corporation, Homeowner's Rehab, Inc. and CASCAP.

Monitoring

- 1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.*

Program Year 2 Action Plan Monitoring response:

Housing

The City of Cambridge intends to use the existing housing delivery system to achieve its production and service goals. While this will include managing some in-house programs, many programs and services will be contracted out to sub-grantees. For specific development projects, funds will be allocated to eligible projects on a competitive basis. Cambridge has had a very successful history of managing housing programs in this way.

The City monitors housing rehabilitation, new construction activity and all other community development activity carried out by sub-recipients on an annual monitoring schedule created to ensure strict compliance with applicable HUD regulations and program guidelines. The monitoring process also includes an ongoing review of production levels as benchmarked in the Five-Year Consolidated Plan.

On a regular basis, the City reviews applications for specific project funding, reviewing all available funds against the needs of projects in the pipeline. This is in addition to reviewing project feasibility, providing technical assistance, and monitoring the progress of projects from the time funds are committed, through construction and then on an on-going basis.

On a monthly basis, the City reviews all sub-grantee operating expenses by examining bills and supporting documentation for monthly program expenditures, including administrative and construction costs.

Quarterly, the City comprehensively reviews sub-recipient performance levels; reviews overall performance against goals, as well as analyzes consolidated budget statements.

Annually, the City conducts regular site visits to monitor the programs and the rental affordable housing developments supported by HUD funds. Programmatic monitoring includes the review of an agency's financial management systems and their files and records of projects completed in the past five years. Rental developments are monitored through the review of tenant files to ensure that income-eligibility requirements are satisfied and through property inspections to ensure Housing Quality Standards are met. This system of monitoring is built into our service delivery system and is conducted as prescribed by HUD. Each year the Housing Division conducts property inspections on 10% to 15% of the units in its affordable housing stock using the schedule below:

Property Inspection Schedule:

- Every 3 years for projects with 1-4 units
- Every 2 years for projects with 5-25 units
- Annually for projects with 26 or more units

Economic Development

The City plans to conduct an on-site monitoring assessment of the program activities of the sub-recipient on a set, periodic basis (once a year) in order to ensure strict compliance with economic development program guidelines. The program assessment will look at the sub-recipient's progress in meeting goals and objectives, reporting compliance concerning timeliness, accuracy and supporting documentation, and meeting all requirements set forth in the sub-recipient agreement between the City and the sub-recipient.

On an annual basis, the City will receive and review a full copy of the sub-recipient's annual audit with management letter, if performed.

On an ongoing basis, the City will review the schedule of planned and completed programs for the contract cycle and copies of staff time sheets and expenditure reports (where applicable), for each Block Grant funded program

Prior to the commencement of programs or workshops, the City will review copies of marketing materials for all programs and activities, distribution lists, and progress reports on pre-development outreach activities. Depending on the program, the City will assist with advertising and marketing to eligible Cambridge participants. At least one week prior to the commencement of a program or workshop, the City will review pertinent qualification records including a list of eligible NRS participants' addresses, and signed family income certification forms, both from micro-enterprises and individuals.

After the completion of a workshop or other program activity, the City will review all sub-recipient personnel and non-personnel operating expenses by examining invoices and supporting documentation for program expenditures, outreach, and general and administrative expenditures, as well as program income, if any. The City will ensure that invoices agree with contract terms and are accompanied by program summary reports, when applicable.

For programs in which the City actively engages in the distribution of services, the City will initiate and conduct workshops, including hiring consultants when necessary, conducting outreach activities, reviewing, accepting, and filing original applications (family income certification forms), scheduling and attending individual consultations, and monitoring the number of program participants receiving consultant services. The

City will also monitor the receipt of post-consultation written reports from the consultants to the participants, making sure that they are received in accordance with a pre-set schedule outlined in the contract. The City will distribute the reports to program participants.

Public Services

The CDBG grants manager conducts a thorough monitoring process of all CDBG recipients during the course of each contract year. This process includes several approaches and is outlined below.

1. Site visits of CDBG recipients are conducted by CDBG grants manager on a yearly basis and involve the following:

- Meeting with CDBG recipient on site to review contract compliance, program and agency management;
- Reviewing clients' files to ensure recipient's compliance with HUD income eligibility requirements;
- Reviewing recipient's capacity in collecting and reporting "client's demographic data" as mandated per HUD guidelines; and providing technical assistance as needed;
- Reviewing the "proposed" number of unduplicated clients to be served by the program against the "actual" number reported by recipients; and discussing the need to reassess these figures where discrepancies and/or inconsistencies are identified;
- Reviewing recipient's progress in meeting its "outcome and performance measures" as identified on its Workplan/Scope of Services; and providing technical assistance with this process where needed;
- Discussing new trends with clients' needs as identified by recipients;
- Reviewing recipient's need for ongoing CDBG funding and identifying impacts upon the program if funding were to be reduced or eliminated;
- Identifying and addressing areas of concerns in order to ensure recipient's compliance with all of HUD mandated rules/regulations and with the Department's requirements; and
- Observing programs where applicable, such as summer camps, life-skills workshops, math literacy workshops, food pantries, shelters; and visiting facilities (for new recipient/program).

The CDBG grants manager/monitor prepares a final monitoring report that synthesizes the information gathered during the site visit; and forward a copy of the report to each CDBG recipient. The report includes a "Monitors' Result/Summary" section that summarizes the monitor's assessment of the site visit and identifies any issues/concerns to be addressed by each recipient, with the assistance of the monitor if necessary.

2. Financial monitoring of CDBG recipients occurs as follows:

- Reviewing CDBG recipient's monthly/quarterly invoices and supporting documentation to ensure that all costs correspond to project services as outlined in recipient's contract budget; and conducting random review of invoices during site visits where applicable;

- Collecting and reviewing data on program income and the supporting documentation provided by recipient that collects clients' fees for services supported with CDBG funds; and
- Collecting and reviewing the following recipient's documentation: its most recent audited financial statements, together with Management Letters and Corrective Action Plan where applicable; and its most recent Certificate of Registration and Form PC from the Division of Public Charities of the Massachusetts Office of the Attorney General.

3. Ongoing review by CDBG grants manager of quarterly and semi-annual reports submitted by CDBG recipients:

- Quarterly Reports: at the end of each quarter, CDBG recipients submit a report with the following information: the "total number of unduplicated clients served" during this period by their CDBG-supported programs; all corresponding data on clients' demographic including residential, income, and race/ethnicity as mandated per HUD guidelines; updated data on Units of Services provided during this quarter and as identified on recipients' contract agreement; and where applicable, data on clients serviced who are also residents of areas identified as Neighborhood Revitalization Strategy (NRS) in the City of Cambridge;
- Semi-Annual Reports: every six months, CDBG recipients submit an expanded version of the Quarterly Report that includes the following additional information: recipients' update in meeting their goals and objectives as outlined on their contracts' Scope of Services/Workplans; recipients progress in reaching their outcomes as outlines on their contracts' Scope of Services/Workplans; an update in recipients' outreach and fundraising efforts; current statistics on program staffing; and other administrative information; and
- Follow-up: upon review of the reports, the CDBG grants manager proceeds to contact recipients to clarify any discrepancies and/or incomplete data identified on their reports where applicable.

At the end of the contract year, the CDBG grants manager compiles all client demographic data reported by the CDBG recipients on their quarterly and semi-monthly reports and prepares a comprehensive clients' statistical report that becomes part of CAPERS (a mandated yearly HUD report).

4. The monitoring process is further enhanced by regular contact between the CDBG grants manager and the CDBG recipients as follows:

- Ongoing communication with CDBG recipients maintained via phone, electronic mails, written correspondence, and meetings as needed; and
- Ongoing provision of technical assistance to ensure recipients' compliance with HUD mandated rules/guidelines and Department's regulations.

Emergency Shelter Grant

As part of its on-going monitoring of ESG recipients, the City's ESG grants manager uses a three-pronged approach including a mix of regular phone contact, monthly financial record review, and as needed, on-site monitoring visits.

Financial monitoring of recipients occurs monthly when bills are submitted. Invoices and billing statements are checked to ensure that spending is only occurring on eligible activities and importantly, funding limits on essential services, operations costs, homeless prevention activities, and administrative costs are all in compliance with HUD mandated rules.

Grant recipients must both submit their most recent audit and be in the process of implementing the HMIS data collection required by HUD for McKinney-Vento funding. Further contact with ESG funded agencies occurs at the monthly Cambridge Continuum of Care Homeless Services Providers meetings held at the City's Multi-Service Center for the Homeless. Annually, the ESG grants manager attends consumer forums to hear the view point of clients receiving services from ESG funded programs. If any concerns are raised during these forums, the City will follow up with the agency to ensure any issues are resolved.

On a quarterly basis, all ESG funded agencies must submit the number of new clients coming into their programs. If the number of beneficiaries served is well under or over target for the period, agencies are contacted for further information. At the end of the grant year, recipients of awards must complete and sign a two page monitoring form, which is used to assess the performance of the program for that year and then is fed into the CAPERS report.

Lead Safe

The Lead-Safe Cambridge (LSC) program's annual monitoring of property owners and their tenants includes 100% of all assisted housing to ensure compliance with affordable housing restrictions and identify cases of non-compliance. Upon completion of lead hazard control work, LSC provides owners with a close-out package that includes information relevant to compliance monitoring, proper maintenance and mandated disclosures.

Non-compliant property owners are given reasonable time to get back into compliance and are required to repay the loan with interest if they fail to do so. In cases of non-compliance, LSC imposes an interest rate provision as a deterrent to early buy-out of the loan agreement. Income from any loans that are repaid is returned to the program for use in future lead hazard control work.

Fiscal

On a monthly basis the Fiscal Office receives, reviews and processes approved invoices for charges of sub-recipients to ensure that billings are in accordance with the terms of Agreement, applicable law, rules and regulations. Quarterly, the Fiscal Office receives and reviews reports of sub-recipients concerning the activity of revolving loan funds for which they have the charge to administer. Annually, the Fiscal Office conducts a monitoring of the sub-recipients fiscal administration of programs conducted under their agreements with the City of Cambridge, Community Development Dept. This is done to determine compliance with applicable regulations including but not limited to 24CFR570, OMB Circulars A-87; A-122 and A-133 all of which are incorporated into the Agreements by reference. The monitoring includes a review of the sub-recipients financial management systems and systems for internal control, insurance coverage, procurement procedures and equipment and real property management.

Lead-based Paint

- 1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.*

Program Year 2 Action Plan Lead-based Paint response:

Since 1994, a series of concurrent HUD grants (“Lead-Based Paint Hazard Control”) totaling \$13.2 million dollars have supported the work of the Lead-Safe Cambridge (LSC) program. In October 2004, LSC was awarded a fifth round of funding, which will enable the program to operate through March 2008.

During the 2007 fiscal year, LSC will assist property owners in de-leading up to 60 housing units. The program provides assistance to property owners who rent to very low and low-income families by arranging inspections and abatement; relocating families during deleading; assisting children under the age of six by providing referral for testing and medical follow-up; and by assuming the full cost of inspections and up to \$10,000 per unit for lead hazard control. Priority is given to low or very low-income families with children less than six years old. The affordability to low and very low-income families of the de-leaded units is secured through a five-year note and mortgage, which specifies income and rent thresholds, as well as a loan recapture provision if the affordable housing covenant is breached.

Broad-based community outreach and education services are employed to prevent childhood lead poisoning by raising awareness, changing behavior, and connecting people with resources. In FY 2007, two free trainings will be offered, one targeted to contractors/supervisors seeking licensure and one targeted to homeowners, do-it-yourselfers and others interested in learning about lead-safe work practices during renovations.

LSC has been the recipient of several prestigious awards. In 1999, the Safer Soil project was recognized for its innovative approach to addressing an environmental problem through landscape design by receiving an American Society of Landscape Architects (ASLA) Merit Award. In 2000, LSC received the “2000 HUD Best Practices Award of Excellence” for its work in creating affordable lead-safe housing and reducing lead poisoning rates in Cambridge. In 2003, LSC was the proud recipient of the eighth “Innovations in Fair Housing Award” from the Cambridge Human Rights Commission, and in 2004, the program was recognized by the Cambridge Housing Authority, for its contribution to creating and maintaining affordable housing.

Through its long-standing partnerships with local public health, code enforcement, and non-profit rehabilitation agencies, LSC strives to achieve two major policy goals: preventing the lead poisoning of Cambridge children and increasing access to affordable

lead-safe housing for low income families. To date, the program has deleaded over 650 units of affordable housing and over 200 yards have been made lead safe through the intervention of the Safer Soil program. More importantly, since the inception of the LSC program, the percentage of Cambridge children under age six with elevated blood lead levels has dropped from 10% to less than 1%.

LSC's partnerships with local healthcare providers, code enforcement personnel, and non-profit rehabilitation agencies has ensured the success of the Lead-Safe Cambridge program. As a result of these valuable partnerships, the City is on track to meet the goal of ending lead poisoning by 2010 and positioned to create affordable, lead-safe housing opportunities for hundreds of additional families.

HOUSING

Specific Housing Objectives

**Please also refer to the Housing Needs Table in the Needs.xls workbook.*

- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.*
- 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.*

Program Year 2 Action Plan Specific Objectives response:

HOUSING OBJECTIVES

OBJECTIVE #1: Create new affordable rental units that are targeted for extremely low, low and moderate-income families and individuals.

Analysis:

The City of Cambridge supports the creation of new affordable rental units throughout the City. New affordable rental housing may be created through: new construction, the acquisition and conversion of non-residential structures to affordable housing, the acquisition and conversion of market-rate rental housing to affordable housing, and through the City's Inclusionary Housing Program. Due to the high levels of public investment required for acquisition and development of new affordable units, nonprofit ownership is key a part of this strategy as is the use of long-term deed restrictions to ensure affordability.

Demographics

According to 2000 Census data, small and large families comprise 25% of extremely low-income rental households in Cambridge. Of these, 70% are paying more than thirty percent of their incomes for rent and over half (55%) are paying more than fifty percent of their incomes. In the low-income category, small and large families make up 38% of rental households. For this group, 59% are paying more than thirty percent for housing and 21% are paying more than fifty percent.

The cost of rental housing has increased dramatically over the past five years. However, families face another problem – the lack of appropriately sized units. Almost 75% of the existing rental units in Cambridge consist of four rooms or less, and 84% of these units

consist of two or fewer bedrooms. Only 16% of the City's total rental units have three or more bedrooms.

Number of Households to be Served:

During fiscal year 2007, the City of Cambridge will work to create 45 to 51 multi-family affordable rental units, 20 to 26 units through nonprofit acquisition and construction (approximately 20 funded with CDBG and approximately 6 funded with HOME) and 25 privately owned units set aside under the inclusionary zoning ordinance. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median. The availability of additional Section 8 rental assistance will be essential in working toward this goal. With the current barriers to affordable housing production, it is extremely difficult to create new housing in this housing market and ensure that it be affordable to low and moderate-income households without this assistance. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant Program
HOME Program
Low Income Housing Tax Credits
Section 108 Loan Guarantee
Section 8 Certificates and Vouchers

State Funds

State-Funded Affordable Housing Programs
Massachusetts Housing Finance Agency

Local Funds

Cambridge Affordable Housing Trust
Inclusionary Housing
Private Lenders

Strategies:

Community Development Block Grant Program: The Community Development Block Grant Program (CDBG) is used for the acquisition and rehab of existing rental properties by the network of local nonprofit housing organizations. CDBG funds can be used when a minimum of 51% of the existing tenants are low or moderate-income, or if the property is located in a predominantly low-income neighborhood. Sponsored programs:
Affordable Housing Development Delivery/Sub-recipients

HOME Program: The HOME Program is used to fund the acquisition and rehabilitation of rental properties through the City's Community Housing Development Organizations (CHDO) and other nonprofit housing groups. The funds are used primarily in properties that are owned and managed by nonprofit sponsors. Private owners of rental properties have been reluctant to make use of HOME funds due to the extensive program regulations and monitoring requirements. Sponsored programs: Affordable Housing Development Delivery/CHDOs

Inclusionary Zoning Ordinance: Due to the strong regional economy and booming real estate market in Cambridge, there has been a significant increase in market rate residential development over the last several years. The City's Inclusionary Zoning ordinance which requires any new or converted residential development with ten or more units to provide 15% of the total number of units as affordable units, captures a portion of the new housing units developed for extremely low, low and moderate-income Cambridge households.

Low Income Housing Tax Credits: The Low Income Housing Tax Credit Program (LIHTC) targets construction or acquisition and substantial rehabilitation of low-income rental housing, as well as special needs housing and low-income housing preservation. This federal program, which is operated by the Massachusetts Department of Housing and Community Development (DHCD), as created by the federal Tax Reform Act of 1986, and awards federal tax credits to investors in low-income housing. The LIHTC program has been a critical resource to assist in meeting the City's affordable rental housing goals.

Section 108 Loan Guarantee Program: The City is able to borrow up to five times the amount of its annual CDBG grant under the provisions of CDBG's Section 108 Loan Guarantee Program. The loan proceeds can be used for housing and economic development related subset of CDBG eligible activities.

Section 8 Rental Assistance: Section 8 Project-Based Certificates are intended to provide subsidy tied to a specific apartment that needs rehabilitation. In exchange for the long-term commitment of rental subsidy, the owner agrees to lease these units to extremely low and low-income households. The City's nonprofit housing development organizations and the Cambridge Housing Authority work closely to create Project-Based Section 8 units that are affordable to extremely low and low-income households. The availability of new Section 8 assistance is essential to meet the goals of this Consolidated Plan. Without it, the goals would be very difficult, if not impossible, to attain.

State Programs: Administered through the State Department of Housing and Community Development (DHCD), the Housing Innovations Fund (HIF) and Housing Stabilization Fund Program (HSF), support acquisition and rehabilitation of affordable rental properties. The HSF program has been used successfully to support rental housing production in the City. State HOME funds have also been used for the acquisition, rehabilitation, and new construction of affordable rental units through the City's nonprofit housing providers. The Massachusetts Affordable Housing Trust Fund (AHTF), funded

through MassHousing (Massachusetts Housing Finance Agency), provides resources to create or preserve affordable rental housing throughout the state for households whose incomes are not more than 110% of the area median income.

Cambridge Affordable Housing Trust: The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995, Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching funds under the Community Preservation Act. In FY2006, the Trust was allocated \$9,800,000 in Community Preservation Act funds. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. The Trust also funds comprehensive first-time homebuyer programs operated by the City. The Trust supports housing production in several ways, including nonprofit acquisition of multifamily buildings and incentives for private owners. The Trust also administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the Trust manages a \$6 million low-interest loan fund available affordable housing development. With these funds, the Trust makes low-interest loans for construction and permanent financing for the development of affordable housing.

Inclusionary Housing: The City of Cambridge has an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to set-aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. Staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 370 affordable units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

Developer Contributions Linkage: The Incentive Zoning Ordinance, passed by the City Council in 1988, requires commercial developers, who are seeking a Special Permit, to make a contribution to the Cambridge Affordable Housing Trust Fund. The housing contribution amount was increased to \$3.86 per square-foot in 2003.

Condo Acquisition Program: The Cambridge Housing Authority (CHA) operates a condo acquisition program. Under this program, condominiums are purchased by the CHA and used as scattered-site affordable rental units for low-income tenants.

City-owned Land and Adaptive Reuse: The City of Cambridge supports both the use of City-owned land and the adaptive re-use of non-residential buildings for new affordable housing units. These opportunities are limited by several factors. Cambridge is a densely built-up city with few vacant sites and the available vacant buildable sites are very expensive. The City owns very little unused land and there are not many obsolete institutional or commercial buildings. However, as development opportunities become available, Cambridge is committed to providing financial support and/or technical assistance to facilitate their conversion to affordable rental and ownership units.

Cambridge Historical Commission: The Cambridge Historical Commission is a municipal agency concerned with the history of Cambridge and the preservation of significant older structures in the city. To aid in the preservation and rehabilitation of these older buildings, the Commission administers various federal, state, and local programs. One of these is the Preservation Grants Program. Grant funds may be used to restore exterior features that contribute to the original appearance of the building. Such work includes the repair or restoration of original ornamental trim, porches, columns, railings, windows, and chimneys. The grant may also be used to restore original siding such as clapboards or shingles. Homeowners may also use Preservation Grants to remove vinyl, aluminum, or other artificial siding in order to restore the house's original shingles or clapboards. Grants may also be applied toward structural repairs that are essential to the integrity of original features. In order to apply for a Preservation Grant, a homeowner must meet certain eligibility requirements. The applicant must have owned the home for which he or she is seeking a Preservation Grant for at least one year. The homeowner must also reside in the house, and the house can have no more than four rental units. In addition, the applicant must have a low to moderate income according to guidelines established by the Community Development Block Grant Home Improvement Program.

OBJECTIVE #2: Increase affordable homeownership opportunities for first-time low and moderate-income buyers.

Analysis:

The booming real estate market and escalating property prices have moved homeownership out of the reach of most low and moderate-income first-time homebuyers in Cambridge. The City has responded to this by expanding its first-time homebuyer buyer education programs, increasing the subsidy amount available through its First-time Homebuyer Financial Assistance program, utilizing American Dream Downpayment Initiative funds, securing funds for low cost mortgages (for example, the Soft Second Loan Program) and exploring new programs to help expand homeownership opportunities. The City also allocates substantial resources to the nonprofit development of limited equity units for first time buyers.

Demographics

Most market homeownership opportunities within Cambridge are out of the reach for low- and moderate-income first-time buyers. The median price of a condominium in Cambridge increased by 149% between 1990 and 2005. As was shown in the Market Conditions section, a combination of factors including high demand and the scarcity of vacant land has led to both an increase in the number of condominium conversions. While condominiums present the lowest-priced ownership opportunities in the City, there is intense competition for moderately priced condo units in Cambridge, and even these units are not affordable to low and moderate-income homebuyers. With the current median price for a single-family home in Cambridge more than \$610,000, an annual income of more than \$160,000 is required to purchase a home. The condominium market is not much better: to buy a median priced (\$385,000) unit, an annual income of more than \$110,000 is required. According to the 2000 Census, only 20% of the City's households can afford these prices.

Other than units financed under City programs, there are few ownership opportunities for low and moderate-income Cambridge residents in the private real estate market. The high cost of purchasing a “fixer-upper” in the City makes ownership difficult. However, the pool of potential low and moderate-income first-time homebuyers in Cambridge is high with applications greatly outnumbering available affordable homeownership units. The affordable units created by the City encourage investment, stabilize buildings and neighborhoods, and guarantee continued affordability.

Number of Households to be Served:

During fiscal year 2007, the City of Cambridge will work to create 65 affordable homeownership units. This goal will be attained through the nonprofit acquisition, construction, rehabilitation of 15 units; the purchase of 10 units through the City's Financial Assistance Program/ADDI funds; and the development of 40 units created under the inclusionary zoning ordinance. The majority of first-time homebuyers assisted

will have annual incomes between 50-80% of area median income. Although there is not a restriction on assisting buyers with lower incomes, it is more difficult for those households to obtain mortgage financing. Since housing costs are so dramatically high in Cambridge, the gap between what a household earning less than 50% of the area median can afford and the subsidy amount needed is unfeasible to provide. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant
HOME Program
American Dream Downpayment Initiative (ADDI)

State Funds

State-funded Affordable Housing Programs
Massachusetts Housing Finance Agency
Soft Second Loan Program

Local Funds

Cambridge Affordable Housing Trust
Inclusionary Housing
Private Lenders

Strategies:

Community Development Block Grant Program: CDBG funds can be used for the acquisition and rehab of homeownership units. Sponsored programs: Affordable Housing Development Delivery/Sub-recipients

HOME Program / American Dream Downpayment Initiative: The HOME Program has been used successfully to reduce the acquisition cost of Cambridge properties to ensure their affordability to low and moderate income first-time homebuyers.

State Programs: The Housing Stabilization Fund Program (HSF), administered through the State Department of Housing and Community Development (DHCD), supports acquisition and rehabilitation of affordable homeownership units. The HSF program has been used successfully to support housing production in the City. State HOME funds have also been used for the acquisition, rehabilitation, and new construction of affordable homeownership units through the City's nonprofit housing providers. The Massachusetts Affordable Housing Trust Fund (AHTF), funded through MassHousing (Massachusetts Housing Finance Agency), provides resources to create or preserve affordable

homeownership housing throughout the state for households whose incomes are not more than 110% of the area median income.

Soft Second Program: The Soft Second Program, funded through DHCD, is a mortgage product that reduces a borrower's monthly mortgage costs. Cambridge uses this program in conjunction with area banks that provide reduced rate first mortgage funds for low-income buyers.

Cambridge Affordable Housing Trust: The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995, Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching funds under the Community Preservation Act. In FY2006, the Trust received \$9,800,000 through the Community Preservation Act. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. The Trust funds the Financial Assistance Program, a comprehensive first-time homebuyer program that provides direct financial assistance to eligible homebuyers. The Trust also administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the Trust manages a \$6 million low-interest loan fund to provide low-interest loans for construction and permanent financing for the development of affordable housing.

Homebuyer Classes and Counseling: The City offers free monthly homebuyer classes. Potential buyers attend four two-hour sessions covering issues such as credit, finding a home, qualifying for a mortgage and the purchase process. Class graduates are eligible for MHFA financing and individual counseling to help them tailor a plan for achieving homeownership.

Inclusionary Housing: The City of Cambridge has an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to set-aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. Staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 370 affordable units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

Limited Equity Unit Resales: For limited equity units that have been developed with City support, the Community Development Department and local nonprofit agencies provide technical and marketing assistance for resale of units. The resale of affordable owner-occupied units is controlled through deed restrictions that limit the price and target the availability of these units to low-income buyers. On average, one to five units get resold each year.

OBJECTIVE #3: Preserve affordable rental housing opportunities, and enhance access for extremely low, low and moderate-income renters.

Analysis:

Cambridge is a dense, built-up city with relatively little vacant land and limited redevelopment opportunities. As a consequence, many of the most cost-effective opportunities for promoting affordable housing are in the existing stock. Supporting the rehabilitation of public, privately owned and nonprofit owned units, is a large part of Cambridge's effort to preserve existing affordable units.

Demographics

In a city such as Cambridge, with an older housing stock and a high percentage of rental units (68%), it is not surprising that the condition of rental units is in great need of improvement. At the same time, according to the 2000 Census, only a small percentage of housing units in the City is unsuitable for rehabilitation. Of the rental units, 52% have extremely low, low and moderate-income households. According to the 2000 Census, 63% of all extremely low, low and moderate-income renters in Cambridge are paying more than 30% of their household income for rent, while 35% are paying more than 50%.

High Prices

A combination of continuous demand, a relatively fixed supply of housing units, have led, over the years, to dramatically increased rental costs in Cambridge. A new wave of condominium conversions since the end of rent control has also resulted in soaring housing costs in Cambridge to a point beyond the reach of many of the City's residents, especially low-income residents, and those who would like to live here or who were displaced after the end of rent control. Since the early 1990s, the average rent for a one-bedroom apartment has more than doubled from \$650 a month in 1993 to over \$1,600 in 2005.

Nonprofit Ownership

The City supports the purchase of rental properties with affordable units by nonprofit housing organizations, whenever possible, to ensure affordability. Given Cambridge's volatile real estate market, many buildings are permanently lost to the market rate private sector and condo conversions if the non-profit agencies are not able to purchase and preserve their affordability through long-term deed restrictions.

Lead-Based Paint Regulations

The implementation of the federal "Title X" Lead-Based Paint Hazards regulations has significantly increased the rehabilitation costs of affordable rental properties. Although all family-sized rental units are deleaded under current housing programs, one-bedroom units where a child will not be present, are not. "Title X" requires that all units receiving

between \$5,000 and \$25,000 in federal funds must undergo a risk assessment, including one-bedroom units. Although federal regulations allow interim lead paint controls, Massachusetts lead laws only allow interim measures for two years. Therefore, nonprofit owners will most likely perform full abatement on most units. An additional requirement to perform soil testing and abatement, if high levels of lead are present, creates an even greater financial burden on developments that are already costly and competing for scarce subsidy dollars.

Number of Households to be Served:

During fiscal year 2007, the City of Cambridge will work to preserve 50 affordable rental units. This goal will be attained through the acquisition and rehabilitation or the preservation of properties with expiring affordability agreements of 35 units and through the set-aside of 15 units under the multifamily rehab program. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median income. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant Program
HOME Program
Lead-Based Paint and Hazard Reduction Program
Low Income Housing Tax Credits
Section 108 Loan Guarantee Program
Section 8 Certificates and Vouchers

State Funds

State-Funded Affordable Housing Programs
Massachusetts Housing Finance Agency

Local Funds

Cambridge Affordable Housing Trust
Inclusionary Housing
Private Lenders

Strategies:

Community Development Block Grant Program: The Community Development Block Grant Program (CDBG) is used for the acquisition and rehab of existing rental properties by the network of local nonprofit housing organizations. CDBG funds can be used when a minimum of 51% of the existing tenants are low or moderate-income, or if the property

is located in a predominantly low-income neighborhood. Sponsored program: Cambridge Neighborhood Apartment Services

HOME Program: The HOME Program is used to fund the acquisition and rehabilitation of rental properties through the City's Community Housing Development Organizations (CHDO) and other nonprofit housing groups. The funds are used primarily in properties that are owned and managed by nonprofit sponsors. Private owners of rental properties have been reluctant to make use of HOME funds due to the extensive program regulations and monitoring requirements.

Lead-Safe Cambridge: The Lead-Safe Cambridge program provides comprehensive de-leading assistance program aimed at landlords who rent to low-income families with children under the age of six. The educational component of the program is designed to further decrease the likelihood of childhood lead poisoning.

Low Income Housing Tax Credits: The Low Income Housing Tax Credit Program (LIHTC) targets construction or acquisition and substantial rehabilitation of low-income rental housing, as well as special needs housing and low-income housing preservation. This federal program, which is operated by the Massachusetts Department of Housing and Community Development (DHCD), was created by the federal Tax Reform Act of 1986, and awards federal tax credits to investors in low-income housing. The LIHTC program is been a critical resource to assist in meeting the City's affordable rental housing goals.

Section 108 Loan Guarantee Program: The City is able to borrow up to five times the amount of its annual CDBG grant under the provisions of CDBG's Section 108 Loan Guarantee Program. The loan proceeds can be used for housing and economic development related subset of CDBG eligible activities.

Section 8 Rental Assistance: Section 8 Project-Based Certificates are intended to provide a subsidy tied to a specific apartment that needs rehabilitation. In exchange for the long-term commitment of a rental subsidy, the owner agrees to lease these units to extremely low and low-income households. The City's nonprofit housing development organizations and the Cambridge Housing Authority work closely to create Project-Based Section 8 units that are affordable to extremely low and low-income households. The availability of new Section 8 assistance is essential to meet the goals of this Consolidated Plan, without it the goals will be very difficult if not impossible to attain.

Multi-Family Rehab Program: Cambridge Neighborhood Apartment Housing Services (CNAHS) administers the Multi-family Rehab Program. This program supports moderate levels of rehabilitation for owners of properties with twelve or fewer units by giving owners technical assistance and loans. Loans are made from a reduced interest rate loan pool that has been capitalized by the City with CDBG funds and a consortium of local banks.

State Programs: The Housing Innovations Fund (HIF) and Housing Stabilization Fund Program (HSF), administered through the State Department of Housing and Community Development (DHCD), support acquisition and rehabilitation of affordable rental properties. The HSF program has been used successfully to support rental housing production in the City. State HOME funds have also been used for the acquisition, rehabilitation, and new construction of affordable rental units through the City's nonprofit housing providers. The Massachusetts Affordable Housing Trust Fund (AHTF), funded through MassHousing (Massachusetts Housing Finance Agency) provides resources to create or preserve affordable rental housing throughout the state for households whose incomes are not more than 110% of the area median income.

Cambridge Affordable Housing Trust: The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995, Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching funds under the Community Preservation Act. In FY2006, the Trust received \$9,800,000 through the Community Preservation Act. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. The Trust funds the Financial Assistance Program, a comprehensive first-time homebuyer program that provides direct financial assistance to eligible homebuyers. The Trust also administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the Trust manages a \$6 million low-interest loan fund to provide low-interest loans for construction and permanent financing for the development of affordable housing.

Inclusionary Housing: The City of Cambridge has an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to set-aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. Staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 370 affordable units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

Developer Contributions Linkage: The Incentive Zoning Ordinance, passed by the City Council in 1988, requires commercial developers, who are seeking a Special Permit, to make a contribution to the Cambridge Affordable Housing Trust Fund. The housing contribution amount was increased to \$3.86 per square-foot in 2003.

Expiring Use Activities: The City of Cambridge has nearly 600 units in eight subsidized developments facing the risk of expiring use restrictions or rent subsidies over the next 10 to 15 years. The Community Development Department (CDD) actively works with tenants, owners and other concerned parties to address the long-term needs of these housing developments. CDD provides technical assistance to help tenant groups to organize, to preserve affordability, and, in certain cases, to work with a local nonprofit

organization to acquire their buildings. The City funds a tenant organizer to work with tenants at these housing developments to participate in the preservation of this housing.

Nonprofit Acquisition of Rental Buildings: Over the next five years, Cambridge intends to continue to provide major financial support and technical assistance for the acquisition of existing rental buildings by nonprofit or public housing organizations. These organizations will operate the buildings on a nonprofit basis, invest over time in capital improvements, and guarantee access, upon turnover, for extremely low and low-income households through the use of long-term deed restrictions.

OBJECTIVE #4: Continue to stabilize owner-occupied one to four-family buildings owned by extremely low, low and moderate-income households.

Analysis:

Cambridge strives to stabilize the ownership of one to four-family buildings by extremely low, low and moderate-income households encourage investment in the existing housing stock, and preserve the many affordable rental units in two, three, and four-unit buildings. In Cambridge, many low-income owners, particularly the elderly and single person households, are unable to invest in their units because they lack access to the capital or the skills to oversee rehabilitation. The Home Improvement Program offers affordable loans and technical assistance to existing owners of one to four unit properties, which encourages stability and reinvestment at a relatively low cost.

Demographics

Almost half of the City's 44,725 housing units are in one to four family buildings. Of the owner-occupants in Cambridge, 24% are cost burdened, paying more than 30% of their income for housing. Among low and moderate-income homeowners, 60% are cost-burdened, paying more than 30% of their income for housing, and 40% are paying more than 50% of their income. With high housing payments, many low and moderate-income owners are not able to pay for or finance necessary improvements to their homes. Many owner-occupied units, especially those occupied by low and moderate-income owners are substandard having health and safety code violations to address after years of deferred maintenance. Of these, most are suitable for rehabilitation. This group has also seen a great increase in its housing costs over the past five years. As property values have increased, so have taxes, insurance and other costs.

Number of Households to be Served:

During FY07, the City of Cambridge will work to preserve and stabilize occupancy for 50 units through the rehabilitation of one-to-four family owner-occupied buildings. The majority of the households assisted have annual incomes between 50-80% of area median income. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant
Lead-Based Paint and Hazard Reduction Program

State Funds

Massachusetts Housing Finance Agency
MassHousing "Get the Lead Out" Program

Local Funds

Private Lenders

Strategies:

Community Development Block Grant Program: The Community Development Block Grant Program (CDBG) is used for the acquisition and rehab of existing rental properties by the network of local nonprofit housing organizations. CDBG funds can be used when a minimum of 51% of the existing tenants are low or moderate-income, or if the property is located in a predominantly low-income neighborhood. Sponsored program: The Home Improvement Program and the Rehabilitation Assistance Program.

Home Improvement Program: Cambridge's Home Improvement Program (HIP) provides technical assistance and reduced interest rate loans to low- and moderate-income owners of one to four family buildings. Funded primarily through the CDBG program and revolving loan pools, the program is operated by two local agencies, Just-A-Start Corporation and Homeowner's Rehab Inc., under contract with the Community Development Department.

Lead-Safe Cambridge: The Lead-Safe Cambridge program provides comprehensive deleading assistance program aimed at landlords who rent to low income families with children under the age of six. The educational component of the program is designed to further decrease the likelihood of childhood lead poisoning.

Rehab Assistance Program: The Rehab Assistance Program (RAP) is funded via CDBG and private sources. The program provides training and education for youth working on housing rehab projects. This program provides some labor for the Home Improvement Program participants.

Cambridge Historical Commission: The Cambridge Historical Commission is a municipal agency concerned with the history of Cambridge and the preservation of significant older structures in the city. To aid in the preservation and rehabilitation of these older buildings, the Commission administers various federal, state, and local programs. One of these is the Preservation Grants Program. Grant funds may be used to restore exterior features that contribute to the original appearance of the building. Such work includes the repair or restoration of original ornamental trim, porches, columns, railings, windows, and chimneys. The grant may also be used to restore original siding such as clapboards or shingles. Homeowners may also use Preservation Grants to remove vinyl, aluminum, or other artificial siding in order to restore the house's original shingles or clapboards. Grants may also be applied toward structural repairs that are essential to the integrity of original features. In order to apply for a Preservation Grant, a homeowner must meet certain eligibility requirements. The applicant must have owned the home for which he or she is seeking a Preservation Grant for at least one year. The homeowner must also reside in the house, and the house can have no more than four rental units. In

addition, the applicant must have a low to moderate income according to guidelines established by the Community Development Block Grant Home Improvement Program.

Needs of Public Housing

- 1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.*
- 2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.*

Program Year 2 Action Plan Public Housing Strategy response:

The following narrative was prepared by staff members of the Cambridge Housing Authority (CHA). A detailed description of CHA's resident populations, waiting lists, physical stock and the like are available in the Cambridge Department of Community Development.

The Cambridge Housing Authority operates a full range of federal and state housing programs, conventional and leased, for low-income elderly, and disabled families and individuals. In addition to basic programs such as family and elderly public housing and Section 8 Certificates and Vouchers, the CHA also administers a variety of special and innovative housing initiatives. These include a tenant home ownership program, several congregate units linked with state services funding, several special needs residences owned by the CHA and managed by local service providers, a single room occupancy (SRO) program and a tenant services program that has won national awards and recognition for effectiveness in working with youth, children, and adults.

The CHA's conventional and special needs programs house some 2,400 households made up of almost 5,000 persons. Another 2,650 households comprising 5,300 persons live in leased housing units. CHA-owned units plus leased housing units available make up some 10% of the City's total rental stock. Developments owned by the CHA range in size from single unit condominiums to 304 unit developments and are located in all parts of the City. Many are in small buildings that are indistinguishable from the private housing around them.

Adding new units to the public housing stock, however, whether by renovation or new construction, has been the exception rather than the rule in recent years. At the same time, funding for other forms of affordable housing has decreased and the state leased housing programs are now being cut back drastically. The results are distressing and highly visible --more homeless families and individuals, more overcrowded and doubled up households, and more social problems and alienation.

Given the scarcity of funding for the creation of additional affordable housing, especially for very-low income households, the preservation, modernization and new construction of public housing in Cambridge is an important element in the city's affordable housing

strategy. The Housing Authority staff has set a goal of approximately 100 incremental affordable units developed by the CHA in the next five years. However, growing uncertainty about the stability of funding sources makes it unclear whether this goal can be reached.

Management and Operation

The Cambridge Housing Authority, which owns more than 10% of all rental units in Cambridge, places considerable emphasis on good management and operation of its developments. A high-performing housing authority, the CHA has been chosen to participate in a HUD deregulation demonstration program, Moving To Work, and a State deregulation program, 5-5-5, as well. Both demonstrations recognize the capacity of the CHA, and allow the authority to respond more flexibly to the needs of the local market.

Living Environment

The Cambridge Housing Authority continues to assess Capital Improvement needs and develop a comprehensive program for improving the living environment of its residents. The areas of emphasis include improving security, resident capacity building, self-sufficiency, resident service coordination, and school liaison. The Authority will continue its extensive modernization program to ensure, as always, the provision of decent, safe and sanitary housing units. (For further details see Attachments for the FY2006 Moving To Work Annual Plan.)

Public Housing Resident Initiatives

An integral part of the Cambridge Housing Authority's program is the involvement of its residents in management operations. For example, since the 1960's, federal and state developments have had tenant councils that work with the CHA staff on a variety of management, occupancy and modernization issues. The five-person Housing Authority Board typically includes two CHA residents as Commissioners.

Over the next five years, the residents will continue their ongoing participation in the selection of Authority staff members, in grievance panel hearings, and in all phases of modernization of their own developments. Residents of two developments emphasize their "economic independence and empowerment" through a HUD ROSS grant. Housing Authority staff members offer technical guidance and encouragement in the use of the ROSS in strengthening the resident's self-sufficiency.

Homeownership

The Cambridge Housing Authority encourages, wherever feasible, home ownership opportunities for its residents. The CHA supports the residents' efforts to strengthen the resident councils and explore other empowerment alternatives, in addition to providing technical support. Over the next five years the Cambridge Housing Authority hopes to

continue its Turnkey III Homeownership Program, and sell additional apartments to residents. To date, 29 such units have been sold to their residents.

Section 8

The City of Cambridge and its Housing Authority believe that the federal Section 8 Program has been one of the most successful mechanisms for providing affordable housing for extremely low and low income households. Because the turnover is small (an average of three or four households a month), and the waiting lists long, Section 8 allotments are in constant use. Following is the breakdown of MTW housing Choice Vouchers and the Housing Choice Voucher Waiting List:

<i>MTW Vouchers</i>	
0 Bedrooms	94
1 Bedroom	581
2 Bedrooms	783
3 Bedrooms	472
4 +Bedrooms	82
Total	2012

<i>Section 8 Waiting Lists</i>	
Cambridge residents	1866
Non-Cambridge residents	6493
Total	8359
Elderly/Disabled	777
Family	7582
Total	8359

Non MTW vouchers total another 516 units of leased housing:

FEDERAL PROGRAM	TOTAL UNITS 4/1/05
Public Housing Total	1,857
<i>Elderly/ Special Needs</i>	759
<i>Family</i>	1,095
<i>Non-Dwelling</i>	3
John F. Kennedy Apts Total	83
<i>PH units (JFK LLC)</i>	44
<i>PBA units (JFK LLC)</i>	25
<i>Off-site condos (ESMI)</i>	14
Other Federally-assisted	1
<i>Homeowners'</i>	1
MTW Leased Housing Total	2,012*
<i>Tenant Based</i>	1,576
<i>Total PBA</i>	436
<i>Lancaster St LLC PBA</i>	25
<i>CAHC PBA</i>	57
Non-MTW Leased Housing Total	516
<i>Putnam Square Apartment**</i>	0
<i>Tenant Based**</i>	382
<i>Mod Rehab/ Shelter Plus Care**</i>	134
Federally-assisted sub-total	4,469
STATE PROGRAM	TOTAL UNITS 4/1/05
Public Housing Total	663
<i>Elderly/ Special Needs</i>	334
<i>Family</i>	325
<i>Non-Dwelling</i>	4
Leased Housing Total	163
<i>MRVP Tenant Based</i>	25
<i>MRVP Project Based</i>	110
<i>AHVP</i>	28
Other State-Assisted	126
<i>Roosevelt Towers Mid-Rise</i>	77
<i>Aberdeen/ Hammond</i>	16
<i>Putnam School</i>	33
State assisted sub-total	952
TOTAL UNITS	5,421

Barriers to Affordable Housing

1. *Describe the actions that will take place during the next year to remove barriers to affordable housing.*

Program Year 2 Action Plan Barriers to Affordable Housing response:

BARRIERS TO AFFORDABLE HOUSING

Maintaining diversity and creating affordable housing opportunities are two central policy objectives of the City of Cambridge. As a result, public policies tend to facilitate, rather than obstruct, the creation and preservation of affordable housing. However, even within the framework of a regulatory structure that supports affordable housing, there are some provisions and procedures that can be barriers to affordable housing. In order to further its ongoing commitment to the provision of affordable housing, the City of Cambridge will continue its efforts to remove barriers and encourage support for public policies designed to house its extremely low, low and moderate-income residents.

High Cost of Land and Real Estate

The small amount of vacant land available for development and the desirability of living in Cambridge present one of the most significant barriers to affordable housing in Cambridge: the cost of land and existing buildings. The cost of what little land is available for development is extremely high and the City faces strong competition from the private market as it attempts to buy land and buildings with local non-profit housing providers.

A combination of continuous demand, a relatively fixed supply of housing units, and tremendous pressure for existing rental buildings to be converted to condominiums after the end of rent control have led, over the years, to dramatically increased rental costs in Cambridge. The cost of housing in Cambridge has soared to a point beyond the reach of the City's low and moderate-income residents and those who would like to live here. In 1990, the average rent for a one-bedroom apartment was \$650 a month and in 2006 the average rent was \$1,600 – an increase of 146%.

Most market homeownership opportunities are out of the reach of low and moderate-income first-time buyers. With the current median price for a single-family home in Cambridge at \$653,500, an annual income of more than \$177,038 is required to purchase a home. The condominium market is not much better: the median price of a condo is \$420,000 unit requiring an annual income of more than \$119,210.

Strategy

The City, through its Affordable Housing Trust, will continue its efforts to overcome this barrier by considering the use of City-owned land, whenever possible, for development as affordable housing. There are problems with this strategy, however, because the City owns a limited amount of land.

The City aggressively supports the purchase of rental properties by the nonprofit agencies to ensure long-term affordability. Given Cambridge's strong real estate market, these buildings would be permanently lost to the market rate private sector where they would most likely be converted to condominiums if the nonprofits do not move quickly to purchase and preserve their affordability with long-term deed restrictions.

The City has responded to the booming real estate market and escalating property prices by expanding its first-time homebuyer education programs, increasing the amount of financial assistance it makes available to eligible homebuyers through its First-time Homebuyer Financial Assistance program, securing funds for low cost mortgages (for example, the Soft Second Loan Program), and exploring new programs to help expand homeownership opportunities. The City also allocates substantial resources to the development of affordable units for first time buyers by non-profit housing developers.

Availability of Funding

The effectiveness of any strategy to meet critical housing needs in an ever-escalating real estate market depends in large part on the availability and targeting of federal resources. Recent and projected funding for the Section 8 program and public housing subsidies indicates that a reduced level of resources will be available during the next few years for affordable housing production and maintenance. Due to the lack of new funding for Section 8 assistance, approximately 8,000 low-income households are stuck on the Cambridge Housing Authority's waiting list for leased housing. Further, reductions in funding threaten the thousands of low and very low-income families currently living in Cambridge solely because of their Section 8 vouchers. Additionally, funding for CHA modernization, development and operating subsidies have all been cut severely. The City of Cambridge and the Cambridge Housing Authority will continue to assess all housing activities in this environment and the level of funding at the state and federal level.

State resources are also a critical component to achieving the City's housing goals. Just as federal resources are shrinking, several of the state's prime housing production programs are also shrinking or becoming less predictable. Restoring the state's commitment to housing will be critical in achieving any of the housing goals stated in this plan.

As property prices continue to escalate in Cambridge, the gap is widening between available resources and outstanding need. There is an increased need for federal and state funds for housing activities of all types including affordable rental, homeownership, and housing for special needs populations.

Strategy

Cambridge will work to reduce the resource gap by aggressively seeking out additional federal, state and private resources to support its affordable housing priorities. The City will work to eliminate any regulatory gaps by working with federal and other agencies to

identify problems and, where appropriate, to seek refinements or waivers of regulations that impede efficient affordable housing production.

In the coming years, the City of Cambridge will continue to reassess all of its housing activities to take advantage of opportunities for expanding the affordable housing stock in a changing market, while working to minimize the impact on its most vulnerable residents.

Zoning

Many types of zoning ordinances and subdivision controls, which present significant barriers to affordable housing in many localities, are not significant problems in Cambridge because Cambridge is a very built-up city with very little vacant land available for development.

Strategy

The Cambridge Community Development Department (CDD) has worked for many years to support zoning policies that would promote incentives to encourage developers to provide affordable housing. In March 1998, the Cambridge City Council passed an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to provide 15% of the total number of units as affordable units. In return, the developer receives up to a 30% increase in density. CDD staff monitors compliance with this ordinance and works with the private developers to design and implement the marketing and sale or leasing of units to low-income Cambridge residents.

Cambridge also has an incentive-zoning ordinance for commercial development over 30,000 square feet requiring special permits. This ordinance provides for payments to the Affordable Housing Trust to be used to create and preserve affordable housing.

In addition, a city-wide rezoning effort in 2001 made housing a by-right use in all zoning districts, streamlined the process of converting industrial buildings to residential buildings and reduced the commercial floor area ratios (FARs) to encourage and promote the development of new housing around the City.

Competing Concerns of Neighborhood Residents

The scarcity of developable land has led to the competition of available vacant land available among worthy uses such as open space and affordable housing. There is tremendous pressure to convert vacant land to open space or, if it is developed, for it to be developed at a low density, often well below what would be allowed under the Zoning Ordinance, to mitigate potential traffic and parking concerns.

Strategy

The strategies to address this barrier include public education, using prior successful affordable housing developments as examples, and intensive work with neighborhood residents to try to develop support for new housing. Speaking with residents and abutters early in the development process has proven successful in building support for affordable housing development. It is important to recognize that in a very dense city, there will always be the difficult issue of competing uses for any remaining undeveloped land.

Termination of Rent Control

The City of Cambridge continues to assess its housing policies in light of the termination of rent control in 1995 with the goal of preventing continued displacement of low and moderate-income households and helping former residents who have been displaced rejoin their community. The termination of rent control had a dramatic effect on tenants, and the City's housing market. While it was not possible to entirely cushion the impact on the City's most vulnerable populations, the City implemented a variety of strategies. These include increased in affordable housing production, expansion of homeownership programs, and increases in funding and coordination among safety net housing providers such as shelters, housing search and counseling services in the community.

Strategy

Since the termination of rent control in 1995, Cambridge has made significant contributions to increasing affordable housing through its affordable housing production and preservation programs with a combination of City and Community Preservation Act funds, creating more than 2,700 affordable units. The City's production programs are comprised of several components, including direct financial assistance to low and moderate income homebuyers, nonprofit acquisition and rehab of multifamily buildings, deferred and low-interest financing for private owners, an inclusionary housing program, and expanded homebuyer education and counseling services. It is important to note that Cambridge is one of the few localities nationwide that spends significant local funds on affordable housing.

HOME/ American Dream Down payment Initiative (ADDI)

1. *Describe other forms of investment not described in § 92.205(b).*
2. *If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.*
3. *If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:*
 - a. *Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.*
 - b. *Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.*
 - c. *State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.*
 - d. *Specify the required period of affordability, whether it is the minimum 15 years or longer.*
 - e. *Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.*
 - f. *State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.*
4. *If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:*
 - a. *Describe the planned use of the ADDI funds.*
 - b. *Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.*
 - c. *Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.*

Program Year 2 Action Plan HOME/ADDI response:

1. This is not applicable to the City of Cambridge.

2. ADDI & HOME Funds Recapture Policy

Affordable homeownership units that are funded with HOME funds are subject to primary residency requirements and long-term restrictions limiting the future resale price of the property. The resale price is based on the original affordable purchase price plus an annual return on the owner's equity plus the cost of eligible capital improvements. These limited equity homeownership units are permanently affordable and must be resold at the affordable resale price to an income-eligible buyer.

ADDI assistance is forgiven twenty percent per year provided the buyer continues to reside in the property as their primary residence. Homebuyers utilizing only ADDI funding are subject to the five-year recapture provisions. Homebuyers who purchase limited-equity units developed with other funding sources and also access ADDI funding are subject to the limited equity unit restrictions noted above as well as recapture provisions for the ADDI funds if the buyer resides in the property for less than five years.

3. This is not applicable to the City of Cambridge.

4. American Dream Downpayment Assistance Initiative (ADDI)

The Cambridge American Dream Downpayment Assistance Program offers downpayment and closing cost assistance to low and moderate-income first-time homebuyers purchasing a home in the City of Cambridge. Financial assistance up to \$10,000 or 6% of the sales price of the house being brought (which ever is greater) will be available to low-income homebuyers purchasing homes on the open market and to homebuyers purchasing affordable limited-equity homeownership units through various programs offered by the City of Cambridge. This assistance may be used with first-time homebuyer mortgages sponsored through the State of Massachusetts in conjunction with private lenders. Twenty percent (20%) of the assistance amount will be forgiven each year after the date of closing provided the buyer continues to reside in the property as their primary residence.

The City will examine the capacity of each applicant to undertake and maintain homeownership as part of the application process. This will involve examining available assets, credit, mortgage eligibility, and estimated percentage of gross income to be devoted to homeownership expenses.

The City of Cambridge will advertise the program in its marketing materials and on its web site. In addition, the City will include the program as part of the curriculum for its monthly first-time homebuyer class. Marketing materials describing the program will be distributed to local lenders and real estate agents. The City will also include information

about the program when marketing affordable homeownership units and when conducting regular outreach events advertising the various housing services offered by the City.

HOMELESS

Specific Homeless Prevention Elements

**Please also refer to the Homeless Needs Table in the Needs.xls workbook.*

- 1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.*
- 2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.*
- 3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.*
- 4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.*
- 5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.*

Program Year 2 Action Plan Special Needs response:

OBJECTIVE #1:

Prevention: To strengthen and enhance prevention-related programs and services, so as to minimize the number of Cambridge individuals and families who become homeless.

Over the coming year, the City of Cambridge through its Multi-Service Center anticipates placing a mix of homeless and at-risk individual and family households in temporary and permanent housing. In addition, the City expects to provide prevention-related assistance that will enable 180 individuals and 300 families at risk of homelessness to remain in their existing housing.

Expected Resources

- ***Federal Funds***
Community Development Block Grant Program
FEMA Funds
Section 8 Certificates and Vouchers
- **State Funds**
State Payments for Legal Assistance
- ***Local Funds***
City of Cambridge Tax Dollars
Cambridge Housing Assistance Fund (private donors)
Cambridge Fund for Housing (private donors)
Families to Families Fund (private donors)

Prevention Strategies

Homelessness/Eviction Prevention: Continue and expand prevention services (e.g., prevention-focused case management; free legal assistance, advocacy, and mediation support to prevent eviction; and targeted financial assistance to address arrearages and prevent eviction or to support transition to alternate, more affordable housing). The City of Cambridge contributes some \$190,000/year in municipal tax dollars towards homelessness prevention, including over \$150,000 for staff who provide emergency case management for at-risk individuals and families and a pro-rated (50%) share of the \$80,000 cost for rent/utilities to operate the Multi-Service Center. In addition, approximately half of a \$170,000 contract with the State Department of Transitional Assistance and \$22,000 in CDBG funding for the City's Housing Assistance Program fund landlord/tenant counseling/mediation and housing search services to prevent family homelessness. (The other 50% of the DTA and CDBG-funded program pays for housing search services for already homeless families.) Approximately half of the staff time funded by another \$40,000 in CDBG money pays for housing search, and related services for at-risk elders and/or persons with disabilities. A \$20,000 CDBG grant plus \$50,000 in municipal grant funding supplement private and State IOLTA funding for legal services to prevent eviction.

A significant portion of the \$100,000-plus in privately raised funds (Cambridge Housing Assistance Fund, Cambridge Fund for Housing the Homeless, Bridge Fund, Family to Family Fund) is annually used to cover emergency payments to landlords to prevent homelessness, supplementing the thousands of dollars in FEMA funds used to prevent eviction and/or loss of heat/utilities for Cambridge households. A recently enacted State-funded initiative, Residential Assistance for Families in Transition (RAFT), allows low-income families to access up to \$3,000 in flexible funds to help them to stay housed or obtain housing. The Multi-Service Center is part of a network of public and nonprofit housing agencies that is authorized by the State's Department of Housing and

Community Development to make RAFT funds available to families that might otherwise lose their housing due to financial crisis. A privately (grant and foundation) funded Boston-based Prevention Program operated by HomeStart, Inc. makes assistance available to low income Cambridge households at risk of loss of housing.

Employment Assistance: Maintain and enhance access to employment services (e.g., free assistance at the Cambridge Employment Program and the National Student Partnership office housed at the Multi-Service Center), to prevent the impoverishment that leads to homelessness. Most notably, the Cambridge Employment Program is funded by a combination of over \$120,000 in municipal funding and over \$65,000 in "Residential Opportunities for Self Sufficiency" federal (HUD) grant funding through the Cambridge Housing Authority to provide employment assistance to low-income persons. In addition, a portion of WIA funding administered by Employment Resources Inc. through its contract with the local Career Center pays for employment services offered to at-risk persons.

Housing Assistance: Continue and expand efforts to increase the supply of affordable housing in Cambridge (see other sections of this Plan), sustain efforts to prevent the loss of affordable housing due to "expiring use" provisions, and maximize utilization of Section 8 subsidies to enable tenants to remain in existing housing. Over the past five years, as rental rates skyrocketed, the Cambridge Housing Authority was able to help low income tenants maintain their housing by using its federal Moving to Work waiver to authorize rental payments above HUD's designated Fair Market Rents. Although the C.H.A. was routinely able to authorize rents of up to 110% of the FMR, it was able to use its Moving to Work waiver to authorize rents of up to 120% of the FMR in exceptional cases. However, due to reductions in federal funding support for the Section 8 (Housing Choice) Voucher program, the Cambridge Housing Authority has effectively lost its ability to authorize above-FMR rent payments; landlords were notified in February 2005 that effective April 1, 2005, above-FMR rents would be rolled back to the FMR in a two-phase process. Federal funding reductions have also sharply limited the supply of new Section 8 vouchers – both for use as mobile subsidies and for project-based subsidies in conjunction with affordable housing development -- for the foreseeable future.

OBJECTIVE #2:

Access: To maintain and expand access by homeless persons to programs and services, which can meet their basic human needs, so that to the extent that they are willing to accept such assistance, every homeless individual and family has, at a minimum, a safe place to sleep, food, clothing, and necessary health care.

On the night of the most recent (January 2006) point-in-time program and street census, the City of Cambridge provided shelter or transitional housing to 38 homeless families and 354 homeless individuals. (Another four homeless persons were in short-term inpatient beds at the Cambridge Hospital.) On that same night, census teams counted 36 unsheltered men and women in T-stations, cars, parking garages, all-night stores, and asleep in the shoveled-out areas in front of stores. The number of unsheltered persons is particularly notable in light of the fact that (1) the count took place in the aftermath of a blizzard that dropped some two feet of snow across the metropolitan area, and (2) the usual shelter resources available to homeless persons were supplemented that night by 20+ cots made available at the Sweedenborg Chapel on an emergency basis, with the support of the congregation and volunteers from Bread & Jams, which operates a daytime drop-in center at that site.

At this time, the City is unable to accurately assess the number of unduplicated homeless persons served over the course of a year; however, with the ongoing implementation of MIS software at local homeless-serving programs, the City hopes to have that ability during 2006 to provide such data.

Expected Resources

- **Federal Funds**
 - Community Development Block Grant Program
 - Emergency Shelter Grant Program
 - McKinney-Vento Supported Housing Program for various services
 - Federal Funding for Health Care for the Homeless services
 - Federal PACE funding for mental health services for the homeless
 - Federal Mental Health and Substance Abuse Block Grant
- **State Funds**
 - State (and federally matched) Emergency Assistance payments for shelter services
 - State (and federally matched) Medicaid Services
 - State (and federally matched) payments for battered women's shelter services
 - State payments for residential substance abuse treatment services and shelter
- **Local Funds**
 - City of Cambridge Tax Dollars
 - Cambridge Health Alliance funding for family shelter-based health care case management and shelter services for substance abusing homeless persons

Foundation, corporate, and donor grants and contributions

Access Strategies

Shelter Services: A network of five shelters for individual adults (four “dry” shelters and one “wet” shelter for active substance abusers), two family shelters, and one shelter for battered women provide emergency shelter for homeless persons (funded by a combination of approximately \$3 million of State and federally matched resources, as listed above, as well as tens of thousands of privately raised dollars). (The majority of homeless women staying at St. Patrick’s Shelter, located just across the border in Somerville, are picked up at the Cambridge Multi-Service Center and transported by van to the shelter.) ESG grants provided \$57,000 in support of shelter operations and/or renovations.

Food and Meal Programs: A network of 10 food pantries (funded with FEMA grants; foundation, corporate, and private grants and donations; and an annual \$96,000 City grant plus an additional \$15,000 from the local Department of Public Health) distribute emergency food in Cambridge; three of these pantries serve significant numbers of homeless persons. Eight Churches or Church-sponsored organizations, one non-profit, and the City’s Council on Aging sponsor a range of lunch and supper programs 365 days a year, serving a mix of homeless and low income persons. All homeless families and some homeless individuals access federal Food Stamps and eligible homeless families access WIC coupons. Homeless individuals are assisted by case management staff in obtaining Food Stamps based on income eligibility. All shelters for individuals provide dinner and breakfast for guests funded by a combination of FEMA grants and foundation, corporate, and private donations and grants. All family shelters provide cooking facilities for guests. \$37,500 in CDBG funding helps support an emergency food recovery and distribution program which supplies food to nearly all of the aforementioned pantry, shelter, and meal programs.

Clothing Services: All shelters for individuals receive and distribute clothing for guests. These efforts are supplemented by clothing distribution programs serving guests at five drop-in programs, and a retail second hand clothing store operated as a transitional employment program for homeless persons by CASPAR in neighboring Somerville. A network of other charitable programs collect and distribute donated clothing for both homeless and low income persons.

Health Care and Related Services: Local hospitals and the network of neighborhood health centers affiliated with the Cambridge Hospital (the Cambridge Health Alliance) all accept and enroll patients in the Medicaid (locally known as Mass Health) and Free Care programs. (All homeless families whose shelter services are funded under the Emergency Assistance portion of TANF are automatically eligible for and enrolled in Medicaid; homeless individuals must qualify on the basis of income and age/disability.) In addition, health care is available at shelter-based clinics operated by the federally funded (\$50,000-plus) Health Care for the Homeless program, and for youth and young adults by a mobile van-based health care program sponsored by Bridge Over Troubled Waters and funded by various charitable concerns.

A McKinney Vento grant (approximately \$14,000/year plus a \$22,800/year local match by the Cambridge Health Alliance) helps fund family shelter-based health care case management services for over 60 families every year. The federal Mental Health and Substance Abuse Block Grant helps fund non-Medicaid-reimbursable detoxification and community-based emergency mental health services (both of which serve a primarily homeless clientele), and a portion of the stabilization services which match one of the federal Shelter Plus Care grants. State Public Health and Medicaid programs fund residential and outpatient substance abuse treatment programs, whose clienteles consist largely of homeless persons. (A detoxification program that largely served homeless persons was forced to close in 2003 due to State budget cuts.)

A \$131,000/year McKinney-Vento grant matched by \$50,000-plus in municipal funding, supports CASPAR's street outreach program serving 200-plus unsheltered substance abusers; a \$49,000/year McKinney-Vento grant matched by more than \$12,000 in other funding adds a TriCity Mental Health clinician to the aforementioned street outreach team. A \$18,600/year McKinney-Vento grant matched by cash contributions and State reimbursement for services to covered clients funds a North Charles relapse prevention program serving 26 homeless men at any point in time. Approximately \$90,000 in federal PACE grants fund shelter-based mental health services operated by TriCity Mental Health.

Low Threshold Drop-In Programs: A network of ten programs offer a site-specific mix of daytime drop-in programming for homeless and/or at-risk persons, drawing funding support from a mix of government and private sources. A \$27,800 ESG grant helps fund a Shelter Inc. drop-in for homeless women. A \$57,800/year McKinney Vento grant, a \$12,000 ESG grant, and tens of thousands of dollars in other matching funds helps support Bread & Jams' drop-in program serving some 50-plus unsheltered and under-served homeless adults each day. A \$35,000/year McKinney Vento grant, a \$9,000 ESG grant, and tens of thousands of dollars in other matching funds helps support Youth on Fire, Cambridge Cares About AIDS' drop-in program for homeless and runaway youth and young adults. While CASPAR's wet shelter is closed during the day, the facility houses a low threshold drop-in/treatment program for medically at-risk chronic substance abusers, thanks to tens of thousands of dollars in support contributed by the City and the Cambridge Health Alliance. On the Rise's street outreach and drop-in program, serving an average caseload of 16-plus unsheltered and under-served homeless women, no longer receives McKinney Vento grant funding, having determined that the collection of data required for compliance with HUD's and Congress's HMIS mandate, even on a voluntary basis, would have posed a potential barrier to access to the disengaged homeless women targeted by the program. Private funding also enables the Salvation Army to operate its drop-in programming for the homeless. CASPAR's Phoenix Center in neighboring Somerville offers drop-in support and access to daily meetings for substance abusers. Two "social clubs" funded with a combination of State Department of Mental Health grants and private funding provides drop-in support to persons with histories of mental illness. A Women's Center, with \$10,000 in CDBG support, provides drop-in services for women.

OBJECTIVE #3:

Housing: To maximize the number of homeless individuals/families who, with the help of resources available through the Cambridge Continuum of Care, are able to obtain housing and develop the necessary skills, resources, and self-confidence to sustain that housing and maximize their self-determination.

As noted above, on the night of the most recent (January 2006) point-in-time program and street census, the City of Cambridge provided shelter or transitional housing to 39 homeless families and 335 homeless individuals. (Another four homeless persons were in short-term inpatient beds at the Cambridge Hospital.) On that same night, census teams counted 38 unsheltered men and women in T-stations, cars, parking garages, all-night stores, and asleep in the shoveled-out areas in front of stores. The number of unsheltered persons is particularly notable in light of the fact that (1) the count took place in the aftermath of a blizzard that dropped some two feet of snow across the metropolitan area, and (2) the usual shelter resources available to homeless persons were supplemented that night by 20+ cots made available at the Sweedenborg Chapel on an emergency basis, with the support of the congregation and volunteers from Bread & Jams, which operates a daytime drop-in center at that site. Most of these unsheltered persons – and the usually unsheltered homeless men and women that spent the night on cots at the Sweedenborg Chapel – avoid organized programs on all but the harshest winter days, utilizing congregate meal or drop-in programs, where they can obtain clothing, showers, and health care without compromising their anonymity.

As was also previously noted, the Cambridge Continuum is in process of ramping up its participation in a community wide Homeless Management Information System (HMIS), which it hopes to be able to use during 2006 to assess the number of unduplicated homeless persons served over the course of a year.

Expected Resources

- **Federal Funds**
 - Community Development Block Grant Program
 - HOME Program
 - Low Income Housing Tax Credits
 - Section 108 Loan Guarantee Program
 - Section 8 Certificates and Vouchers
 - Section 811 Grants to Develop Housing for persons with mental illness
 - Emergency Shelter Grant Program
 - McKinney-Vento Shelter Plus Care
 - McKinney-Vento Supported Housing Program for various services
 - Family and Youth Services Bureau funding for street outreach to youth and young adults

- **State Funds**

Housing Innovations Fund (HIF) and Housing Stabilization Fund (HSF)

- **Local Funds**

City of Cambridge Tax Dollars

Foundation, corporate, and donor grants and contributions

Cambridge Affordable Housing Trust Fund (funded by a combination of tax dollars, “Inclusionary Zoning” payments by housing developers, and “Linkage” fees contributed by commercial property developers)

Housing Strategies

Permanent Supportive Housing: Two Shelter Plus Care (S+C) grants totaling close to \$500,000 fund subsidies for 9 individuals with disabilities and 7 families with HIV/AIDS, and leverage hundreds of thousands of dollars in supportive services. A \$20,000 ESG grant, in combination with other privately raised funds, pays for case management services for participants in one of those Shelter Plus Care programs. Ryan White funding pays for the case management in the other. A third S+C grant administered by the Cambridge Housing Authority in conjunction with the Section 8 Moderate Rehab Program subsidize a total of 30 men living in the YMCA, half of whom receive services from North Charles, Inc. under contract with the Mass. Department of Mental Health, and half of whom receives services from Cambridge Cares About AIDS under contract with the Mass. Department of Public Health.

In addition to the aforementioned S+C units, the Mass. Department of Mental Health funds supportive services for 163 units of permanent supportive housing for persons with mental illness (125 of which were occupied by formerly homeless persons). A McKinney-Vento SHP grant (\$9,000/year) funds supportive services for eight units of permanent supportive housing in public housing. Recent McKinney-Vento grants for permanent supported housing (PSH) have:

- helped CASCAP renovate three (3) units of PSH for formerly homeless persons with mental illness (\$250,000) who are serviced by CASCAP under contract to the Mass. Department of Mental Health (DMH),
- helped the Essex Street Development Corp purchase five (5) units of PSH (\$250,000) for formerly homeless persons with mental illness who are serviced by CASCAP under contract to the DMH;
- helped Shelter Inc. develop and service nine (9) units of PSH for persons with disabilities transitioning out of homelessness (\$400,000 for acquisition plus \$33,000/year for services);
- helped Transition House lease and service six (6) units of PSH for battered and disabled families (4) and single women (2) moving beyond homelessness and domestic violence (approximately \$154,000/year for leasing and services);
- helped New Communities service eight homeless persons with disabilities who transitioned into PSH in public housing at 116 Norfolk St. (\$17,000); and

- helped HomeStart house and service 59 homeless individuals with disabilities (a majority of whom were chronically homeless) in scattered site PSH units across the metropolitan area (\$850,000+/year).

Cambridge Cares About AIDS uses HOPWA funding to help operate RUAH, a congregate PSH program for seven terminally ill women with HIV/AIDS. The clients have either come from homelessness and/or from a medical institution where they were determined to be unable to maintain their own housing, due to mental and physical deterioration as a result of the disease.

The three grants that funded acquisition, construction and/or rehab of the PSH leveraged well over \$900,000 in federal and State-derived HOME funds, Section 811 funding, and City tax dollars, in accordance with HUD's requirement for a dollar for dollar match. The McKinney-Vento funding for services in the above listed permanent supported housing (PSH) programs leverage over \$55,000/year in matching funds from private sources.

A past SuperNOFA application yielded a "conditional award" of \$189,982 in two-year funding for leasing assistance and supportive services for another 7 homeless individuals with disabilities in scattered site units.

Transitional Housing: Homeless persons are served in Cambridge by 13 transitional housing programs. CDBG funding helps pay for staffing for a nine unit women's transitional housing program at the YWCA (\$20,000, supplemented by private funding and a \$42,000 grant from MHSA for staffing and rooms) and for a transitional program for men and women at CASPAR's Emergency Service Center (\$17,800). A 22-unit men's transitional housing program at the YMCA (operated by the City's Multi-Service Center) is funded by a \$78,000 grant from MHSA for staff plus tens of thousands of dollars of grant funding to cover rent for the 22 rooms. A summer program for twelve men and women operated by students from Harvard University is funded by the Phillips Brooks House program at Harvard.

Seven transitional housing programs are all funded, in part by McKinney-Vento SHP grants, as follows: a CASPAR program for five men in recovery (\$44,000/year plus matching money for operations and supportive services), a CASPAR program for seven women in recovery (\$57,000/year plus matching money for operations and supportive services), a Cambridge Cares About AIDS (CCAA) program for five men with HIV/AIDS (\$27,000/year for leasing plus leveraged money for staffing), a CCAA program for five women with HIV/AIDS (\$31,000/year for leasing plus leveraged money for staffing), a Shelter Inc. program for five women (\$81,000/year plus matching money for supportive services and operations), a Shelter Inc. program for five chronically homeless women (\$55,000/year plus matching funds for supportive services), and a Transition House Transitional Living Program for five families and four women (\$57,000/year SHP grant, plus matching money for supportive services, plus leveraged rental assistance subsidies). In addition, Cambridge Cares About AIDS uses HUD SPNS (Special Project of National Significance) demonstration grant funding to operate an eight unit scattered site transitional housing program for long-term homeless individuals

and families with HIV/AIDS. The Salvation Army draws upon private funding to operate an in-house transitional housing program for shelter residents who have demonstrated commitment to ending their homelessness, and CASPAR uses Substance Abuse Block Grant funds and other resources to operate two recovery-oriented transitional housing programs for newly sober men and women.

Case Management and Other Supportive Services: In addition to other supportive services mentioned in the previous section (e.g., street outreach, health-related programming, and drop-in programming), the Cambridge Continuum includes a variety of McKinney-Vento-funded supportive services programs to assist homeless persons address their income, employment, money-management, legal, housing, and other related needs. In each case, HUD SHP funding is matched on a 1:4 basis (at least one dollar of match for every four dollars of federal funding) by locally fundraised money. Specifically, the Continuum includes

- \$185,000/year in SHP funds (matched in part by approximately \$20,000/year in CDBG funding, plus other privately raised monies) for two HomeStart housing search programs serving approximately 100 persons; a combination of State and privately-fundraised pools of money (Cambridge Housing Assistance Fund, Cambridge Fund for Housing the Homeless, etc.) help homeless individuals cover the up-front cost of obtaining rental housing;
- \$51,000/year in SHP funds for HomeStart's field based case management program, serving an average caseload of over 50 persons;
- \$32,000/year in SHP funds for CASCAP's fiduciary (money management / representative payee) program, intensively serving 40 persons at any point in time;
- \$60,000/year in SHP funds for Shelter Inc.'s specialized legal assistance program, serving an average caseload of 30 persons;
- \$33,000/year in SHP funds for the Community Learning Center's literacy and computer literacy program, serving 18 homeless students at any point in time;
- \$35,000/year in SHP funds for the Hildebrand's stabilization program providing support to families transitioning from homelessness to housing.

As noted, the City's Housing Assistance Program, funded by a \$165,000/year State Department of Transitional Assistance contract and \$25,000 in municipal tax dollars, pays for housing search and related services for homeless families staying in DTA shelters. Approximately half of the staff time funded by another \$40,000 in CDBG money pays for housing search, and related services for homeless elders and/or persons with disabilities. Another \$113,000 in municipal funding pays for case management for homeless and at-risk individuals and families. Another \$90,000 of City tax dollars funds administrative staffing (program management, reception) and occupancy costs associated with the provision of services to homeless persons at the Multi-Service Center (i.e., 50% of the \$180,000 allocated to administrative and occupancy costs, based on the approximate 50/50 split of services between prevention and homelessness response). Approximately 15% of the caseload of the locally funded (\$132,000) Cambridge Employment Program is homeless.

SPECIAL POPULATIONS

The City supports nonprofit and public agencies in their applications for federal and state funds to develop additional housing with appropriate services for low-income persons with special needs. This includes nonprofit applications for commitments from federal programs like Section 811 Supportive Housing for Persons with Disabilities. Cambridge will also consider providing low interest loans and construction loans to fund gaps in the capital costs of developing supportive housing.

Supportive Housing Development Program

In FY2006, in addition to strongly supporting nonprofit agencies in their applications for federal and state funds to develop additional housing with appropriate services for low-income persons with special needs, Cambridge will target low-interest loans and construction loans to fund gaps in the capital costs of developing supportive housing.

Support for other entities

Cambridge will support other entities in their applications for resources consistent with this goal. For development projects, Cambridge will offer this support after evaluating these entities, with respect to the capacity of the development and management teams, and the financial feasibility of specific projects. The City will offer technical assistance to nonprofit developers in order to help build this capacity.

Leveraging plans and matching requirements

Cambridge intends to continue its work to leverage state, local and private funds to support activities in this area. Funds leveraged tend to be committed on a site-by-site basis, but generally include the Cambridge Affordable Housing Trust, funds provided by Cambridge Banks Housing Associates (a consortium of local banks), local lenders and other sources. Some of these funds have matching requirements. For example, a recently awarded Recaptured HOME grant to develop affordable rental housing for chronically homeless persons will leverage both additional housing development resources and the supportive services to sustain the men and women housed in those units.

Service Delivery and Management

The Cambridge Community Development Department will coordinate service delivery and management associated with this priority area. Cambridge will continue to work with its existing network of nonprofit agencies, and encourage new sponsors, to produce housing for the homeless, in partnership with the Cambridge Housing Authority and the State and Federal Government.

Ending Chronic Homelessness

The specific actions that Cambridge has taken over the past year towards ending chronic homelessness include:

- Over the past year, Continuum providers used a combination of federal, state, municipal, and private resources to sustain a broad spectrum of programming targeting services to the chronically homeless and the not-yet chronically homeless, including clinically-based street outreach, a network of four year-round shelters for individuals (and one seasonal shelter, and one ad-hoc winter emergency shelter), 19 transitional and permanent supported housing programs which serve a mix of chronic and not-yet-chronically homeless disabled individuals; five daytime drop-in programs which serve distinct segments of the sheltered and unsheltered population; daily, mostly faith-based-sponsored lunches and dinners; a Health Care for the Homeless program; a team of clinicians that serve guests at key shelters and drop-ins; a field-based case management program and a low threshold housing resource team that collaborate in assisting homeless and chronically homeless individuals maximize their participation in mainstream benefits and address the barriers to obtaining housing; and a host of other supportive service programs that help clients address the legal, financial, and other barriers to ending their homelessness. These efforts are described in greater detail in the Housing Activity and Supportive Services Charts which appear later in this Narrative.
- With the help of three new SHP grants, the Continuum implemented 66 new units of PSH, including 58 units of scattered site “Housing First” type program; if HUD approves our just-completed tech sub, we hope to implement another new “Housing First”-type PSH project (7 units) this Summer.
- The combination of assistance provided by these programs enabled 112 homeless individuals, including 52 chronically homeless persons, to obtain permanent housing in 2005. Had there been greater availability of Section 8 vouchers, the placement numbers would have been even higher.
- In April, 2005, the Continuum received notice of a \$500,000 HUD grant award to develop permanent housing for the chronically homeless, pursuant to a 2003 application for “Recaptured HOME Funds”.
- On the one hand, better coordination with the HMIS software provider and better tracking of provider data entry allowed the Continuum to solidify its participation in HMIS. On the other hand, emerging concerns about the implications of HMIS participation for the safety of domestic violence victims and about the potential conflicts between HIPAA standards and HMIS requirements temporarily stymied participation by two providers. (see also the Housing Activity Charts and Form HUD 40076 CoC-J). Lessons learned about the obstacles to more accurate and more complete HMIS participation and the

obstacles to meaningful un-duplication of clients have informed the Continuum's search process for a successor HMIS, necessitated by the withdrawal of State funding support for Service Point.

- Expanded Continuum participation in standardized mainstream benefits tracking.
- Implemented Fact Sheet Library and Support Conference enhancements to www.cambridgesomervilleresourceguide.org, an on-line database of mainstream and homeless resources.
- Developed a 10 Year Plan which was adopted by the City Council on May 23, 2005.

Obstacles remaining to ending chronic homelessness in Cambridge.

- Shortage of Housing Subsidies: “Out of Reach 2003,” a study by the National Low Income Housing Coalition ranks Massachusetts the least affordable state in terms of housing cost. Under conventional assumptions that rent and utility costs should be no more than 30-40% of household income, an individual leasing a studio apartment at Fair Market Rent (\$1,025/month) would have to earn at least \$30,750/year (the equivalent of a full time salary of over \$15/hour, and well above the SSDI and SSI payment levels that homeless and chronically homeless persons receive). In the absence of available conventional (Section 8) housing subsidies, newly awarded McKinney leasing funds administered by HomeStart under its Key I and Key II and Open Door programs have been a godsend for the 50+ primarily chronically homeless individuals who have used them to gain housing; HomeStart's Fast Track program will help house at least 7 chronically homeless individuals (plus six other homeless persons with disabilities). However, we need many more subsidies to make a larger dent in the nearly 150 un-housed chronically homeless persons in the Cambridge Continuum.
- Competitive Disadvantage: Chronically homeless individuals typically have poor housing histories, poor credit, criminal histories, and/or insufficient income which combine to make them unattractive tenant prospects to mainstream landlords, especially when there is a steady supply of conventional applicants, as well as groups of college students who can pool their funds to pay higher rents. The assurance of regular monthly payments by the Housing Authority, or, in the case of the Key and Open Door Vouchers, by HomeStart, combined with the commitment of stabilization services, has been able to counteract the competitive disadvantage faced by chronically homeless individuals. Again, however, the insufficient supply of subsidies and lack of significant new stabilization resources leaves many such persons lacking a realistic prospect of housing.
- The Open “Front Door”: With our porous borders and the as-yet imperfect implementation by the State of its protocols to prevent discharges that cause [or quickly lead to] homelessness, the Cambridge Continuum continues to have a wide-open “front door.” Our ability to end chronic homelessness is thus

interdependent with the success of similar efforts in nearby communities, and with the success of the State in more effectively transitioning prison inmates, mental hospital inpatients, persons in residential treatment programs, and foster children into the mainstream community. In the meantime, for every shelter bed we empty by placing someone in housing, there is another homeless person to take that housed person's place. And for every unsheltered person who moves off the street, there are others who enter our Continuum.

Changes in the total number of chronic homeless persons reported in 2004 and 2005.

The apparent drop in our estimate of chronic homelessness (from 2004's 193 to 2005's 172 to this year's 148) is in part a reflection of our ability to place some of these individuals in housing using the targeted McKinney resources and in part a product of providers' increasing reluctance to attribute chronic homelessness to clients whose length-of-homelessness they cannot adequately document.

Current Chronic Homelessness Strategy.

As described in the following charts, our strategy for ending chronic homelessness is focused on two goals:

- Preventing and minimizing the incidence of homelessness among Cambridge residents with disabilities, each of whom lives in one of three types of housing, each of which requires its own approach to prevention: (a) non-program permanent housing, (b) housing operated in conjunction with systems of care funded or operated by State agencies, (c) housing operated by a Continuum provider.
- Promptly and effectively addressing the needs of disabled persons who are homeless in Cambridge, so as to minimize the time it takes them to successfully transition to permanent housing (independent or supported).

As noted in the prior section, because we cannot (and would not) prevent the arrival of homeless or at-risk persons with disabilities into Cambridge, we continue to have an open "front door," and so cannot unilaterally end chronic homelessness in Cambridge. Ending chronic homelessness in Cambridge would require comparable commitments to preventing and addressing homelessness among persons with disabilities in surrounding communities, as well as more effective implementation of discharge strategies by the systems of care operated under the aegis of the State.

(1) Preventing / minimizing the incidence of homelessness among Cambridge residents with disabilities in non-program permanent housing (including public housing and private subsidized / unsubsidized housing).

This is the population targeted by the considerable prevention resources described in Form HUD 40076 CoC-F. Disabled persons living in public housing are afforded additional services and protections against becoming homeless: each building is assigned a social service coordinator who is responsible for ensuring that residents are linked to mainstream

resources. When lease violations (e.g., nonpayment of rent, destructive or disruptive behaviors) jeopardize the tenancy of a public housing resident with a disability, this service coordinator offers her/his assistance in developing a plan to address the problem, including identifying and linking the tenant with appropriate mainstream providers. If the tenancy remains at risk, the service coordinator makes a referral to legal services for representation in any ensuing eviction case, and, if needed, offers the resident help finding an alternate residential placement with a more intensive mix of services.

(2) Preventing / minimizing the incidence of homelessness among Cambridge residents with disabilities in Cambridge-based housing operated in conjunction with State-supported “systems of care”.

The State of Massachusetts has certified to HUD its commitment to prevent homelessness-causing discharges from its systems of care, including programs operated or funded by the Departments of Mental Health, Mental Retardation, Public Health (substance abuse programs), Corrections, Youth Services (juvenile corrections), Social Services (foster care and domestic violence shelters), and Medical Assistance (nursing homes and rehab hospitals). That commitment is reiterated in the State’s 10 Year Plan to End Chronic Homelessness.

However, as has been discussed at meetings of State officials with staff from local Continua, there is still “slippage” between intention and implementation. Persons leaving prisons and substance abuse treatment programs are still ending up in shelters and on the streets. The State has shown a commitment to address the problem, for example, recently reorganizing the entire State prisons system of discharge planning. (Of course, despite the State’s best efforts, some inmates will simply lie about where they intend to go when they leave prison, and many will “wrap” their sentences to avoid being subject to post-release supervision.) The City of Cambridge is an active participant in statewide meetings, reflecting our Continuum’s commitment to work with the State to ensure that appropriate, available local resources are responsive to support discharge planning efforts. The City of Cambridge solicited and recently accepted an invitation to join a soon-to-be-constituted State advisory committee on discharge planning.

(3) Preventing / minimizing the incidence of homelessness among Cambridge residents with disabilities in housing operated as part of the Continuum of Care (the only “system of care” funded / operated by the City)

As a HUD grantee, the City of Cambridge has certified its commitment to prevent homelessness-causing discharges from its systems of care. The only system of care funded by or through the City is the network of permanent supported housing (PSH) projects, including S+C projects operated as part of the Continuum. The City does not operate or administer any inpatient programs, any correctional facilities, or any child protective services programs. The City’s ability to prevent homelessness-causing discharges, then, stems from our leverage as the grantee for McKinney PSH programs. Our Continuum is in the second year of successful implementation of a written policy on preventing homelessness-causing discharges from such PSH and S+C projects (as described in last

year's SuperNOFA). Under that policy, program sponsors make every effort to avoid discharging troubled clients, and, if such discharge is unavoidable, commit to assist in finding the discharged person an alternative placement.

(4) Promptly & effectively addressing the needs of disabled Cambridge residents who have become homeless

To address the needs of disabled persons who have become homeless, the Cambridge CoC includes a diverse mix of residential and supportive services programs offering interim support for meeting their basic needs (a safe place to sleep, food, clothing, health and mental health care, addiction services), and remedial support to help them develop the skills, resources, and self-confidence they need to obtain and retain permanent housing.

As described in Forms HUD 40076 CoC-F and HUD 40076 CoC-G, our Continuum offers a flexible and effective mix of emergency, residential, and supportive services that can address the distinct needs of homeless people with mental, emotional, or substance abuse disabilities, or HIV/AIDS. Recognizing that people become homeless for different reasons, face different obstacles to gaining housing and stability, and bring a unique mix of strengths to their situations, our Continuum has multiple portals of entry and utilizes a range of proven service models.

Our Continuum includes both programs that can expedite the progress of disabled persons who are ready and motivated to overcome the obstacles to housing (e.g., housing placement assistance, fiduciary services, legal services, etc.), as well as services designed to reach out to, encourage, and support disabled persons who are reluctant or unable to seek out the services they need: (a) street outreach targeting unsheltered disabled homeless, (b) field-based case managers and clinicians targeting sheltered persons who lack the wherewithal, initiative, self-confidence, or hope to escape the “shelter shuffle” and (c) drop-in centers that reach out to and engage chronically homeless men, women, and young adults, in order to link them to more substantial housing and service resources.

Clearly, the prospect of gradually progressing from shelter to transitional housing to permanent housing has not been an adequate incentive to seek help for many of the disengaged and service-resistant chronically homeless persons. The new PSH projects (Key I & II) that HomeStart implemented in 2004 and their successors in last year's (Open Door) and this year's (Fast Track) McKinney application augment our “toolkit” with an attractive combination of targeted housing subsidies and services that allow a much more rapid transition from chronic homelessness to low threshold permanent housing.

These services and hundreds of thousands of dollars in leveraged mainstream resources have enabled us to successfully transition over 245 persons from chronic homelessness to housing over the past three years.

Our strategy and the approaches that underlie it work. The success of our 10 Year Plan – and of the 10 Year Plans formulated by the State and local Continua – will be based upon the effectiveness of the State's efforts, in partnership with Cambridge and other

cities and towns, to implement discharge plans that neither directly nor indirectly result in homelessness, and upon our collective ability to leverage the kinds of resources needed to scale our housing and service delivery efforts to a magnitude that is adequate to end the homelessness of disabled persons already on Cambridge streets and in Cambridge shelters – and homeless persons on the streets or in the shelters of communities within traveling distance to Cambridge.

Coordination Between the Ten -Year Plan and Continuum of Care Planning Strategies:

As noted elsewhere in this Narrative, the City of Cambridge recently undertook a planning process to develop a 10 Year Plan for ending homelessness and, in particular, chronic homelessness. Chaired by the Mayor and staffed by senior officials of the Department of Human Services Programs (the lead agency of the Continuum of Care) and the City's Community Development Department (the coordinating agency for the City's Consolidated Plan), the 10 Year Plan Committee included both members of the Continuum's Homeless Services Planning Committee (HSPC), as well as representatives from the business, housing, and faith communities who are unavailable for ongoing monthly meetings, but who could be brought to the table for a shorter-term, higher-level strategic planning effort.

The 10 Year Plan Committee was careful to avoid duplicating or overlapping with the work of the HSPC. Members of the 10 Year Plan Committee expressed support for the ongoing planning work of the HSPC, and clarified that rather than covering the same ground as the HSPC, they would focus on the "big picture," that is, would look beyond the matrix of existing resources that constrain ongoing planning efforts, and assess the resources needed to truly address homelessness and chronic homelessness, and then devise a plan to leverage and mobilize those necessary resources. The 10 Year Plan Committee's recommendations had been adopted by the Cambridge City Council (5/23/05).

In fact, one of the recommendations of the Plan (affirmed by the Mayor, in his role as Chair of the 10 Year Plan Committee, and endorsed by the City Council) was to "continue to support the Cambridge Continuum of Care planning process, which has resulted in the development, operation, and coordination of the broad range of programs that work to prevent and address homelessness in Cambridge. Under the leadership of the City's Department of Human Service Programs (DHSP), the Continuum of Care planning process has ensured that a multiplicity of public and private resources has been brought to bear on the problem of homelessness, and that those resources have been used as effectively as possible to address ongoing needs. The Continuum's planning process has effectively prevented wasteful duplication of effort, and has ensured an exemplary level of cooperation among providers. The Continuum's ongoing planning efforts, as reflected in the City's most recent application to HUD for McKinney funding, are entirely consistent with the work and recommendations of the Ten-Year Plan Committee, and should continue to receive the leadership and support of DHSP staff."

Discharge Policy

The State of Massachusetts, which funds and operates or contracts for residential mental health care, foster care, inpatient health care, and correctional services has developed and implemented protocols addressing discharges from each of those systems of care. Staff from the Cambridge DHSP has applied and been accepted to participate on an advisory board being constituted by the State relative to homelessness prevention and the implementation of the discharge protocols. The City and other Continuum providers are represented on statewide committees sponsored by the Mass. Housing and Shelter Alliance addressing the connection between homelessness and discharges from the various State-funded systems of care.

The only system of care funded by or through the City of Cambridge is the network of PSH projects funded by the Continuum. The City is in the second year of successful implementation of policies and procedures to prevent homelessness-causing discharges from that system of care, as described in the SuperNOFA applications submitted in 2003 and 2004. In addition, Continuum providers and the Cambridge Health Alliance, the primary provider of emergency short-term inpatient health and mental health care for homeless persons, have worked out a protocol for preventing discharges to the street, subject to the consent of the homeless person being discharged.

Future Goals and Action Steps (over the next 18 months) to End Chronic Homelessness:

Goal	Action Steps	Responsible Party	Target Date
1. Maintain operation of essential programs and services, including outreach, shelter, transitional housing, permanent supported housing, case management, and key supportive services	Continue to provide planning, grants management, HMIS coordination, and as possible, funding support to the mix of Continuum agencies and programs Continue to fund and operate the Multi-Service Center for the Homeless	Cambridge Department of Human Service Programs (DHSP)	ongoing from 6/10/05
2. Expand the capacity of the Continuum to successfully transition chronically homeless persons to housing.	Implement 21 newly funded scattered site units of PSH (15 for chronically homeless persons + 6 for other homeless persons with disabilities)	HomeStart	begin leasing & services by 8/1/05 full utilization: 10/31/05
	Implement new PSH project using \$500,000 in re-captured HOME funds awarded to Cambridge in April 2005	Cambridge Community Development Department	Gain site control by 12/31/06 Fully occupy by 4/30/09
(Goal #2 continued – Expand the capacity of the Continuum to successfully transition chronically homeless persons to housing.)	Implement another 7 units of leasing and services PSH for chronically homeless persons if this year's Samaritan project is funded	HomeStart	begin leasing & services: 8/1/06 full utilization: 10/31/06
	Implement the Midpoint transitional housing grant amendment, gradually shifting the target population from families to chronically homeless women, as existing family clients transitional into their own permanent housing	Shelter Inc.	Intake the first two chronically homeless women by 12/1/05 Fully implement amended grant by 3/31/06
3. More accurately track prevalence of chronic (and other) homelessness, and Cambridge CoC's progress in addressing chronic (and other) homelessness	Select and install replacement HMIS Customize to allow performance tracking and more accurate unduplication. Implement first Continuum-wide unduplicated count and profile of the homeless population for a one month period using replacement HMIS	Cambridge DHSP	Selection by 7/15/05 Installation by 9/15/05 Customization by 1/1/06 First unduplicated count using new HMIS (based on a Fall 2005 month) by 1/31/06
4. Enhance Continuum effectiveness in linking homeless clients to mainstream benefits and programs	Conduct new provider staff trainings on mainstream benefits tracking, eligibility assessment, and client enrollment, using revised resource materials, HMIS, the DTA's Virtual Gateway, and www.CambridgeSomervilleResourceGuide.org .	Cambridge DHSP	Staff trainings conducted from 3/1/06 to 6/30/06
5. Implement Annual Census in last week of January 2006	Plan updated routes and logistics Conduct Census	Cambridge DHSP	Planning: 11/1-12/15/05 Census: 1/23-1/31/06
6. Implement/Track Implementation of Cambridge Ten Year Plan	Establish initial Implementation Plan Monitor implementation and annually report on progress	Cambridge DHSP	Establish Implementation Plan by 9/30/05 Ongoing implementation; 1 st progress report 8/31/06

Other Homelessness Goals Chart

The Action Steps listed under Goals #1, 3, 4, 5, and 6 in the Chronic Homelessness Goals Chart all contribute to the Continuum's ability to address other homelessness, and for the sake of brevity are not repeated in this section.

Goal	Action Steps	Responsible Party	Target Date
1. Strengthen existing Continuum services through contractual implementation of performance standards and Logic Model measures	<ul style="list-style-type: none"> Use SHP renewal contracts to implement Case Management standards Use SHP renewal contracts and customized HMIS to and more uniform tracking of participation in mainstream benefits. Implement Logic Model for all SHP and S+C grant-funded programs 	Cambridge DHSP	<p>Ongoing 6/1/05 – 12/31/06</p> <p>New SHP contracts will be executed by 12/31/05</p> <p>Customized HMIS will be implemented by 12/31/05.</p> <p>Programs begin collecting data for Logic Model goals beginning 7/1/05.</p>
2. Increase the capacity of the Continuum to serve persons with disabilities requiring accommodation.	<p>Implement "Breaking the Barriers" training for Continuum providers on best practices for promoting disabled access to homeless services</p> <p>Provide follow-up support to providers for reviewing / adapting their individual programs.</p>	Cambridge DHSP	<p>First Trainings: 6/9/05</p> <p>Ongoing individualized support to providers 6/9/05-12/31/06</p>
3. Increase the ability of the Continuum to support client efforts to gain employment and housing	<p>Assess client interest in / need for workshops on interviewing skills for employment and housing.</p> <p>Seek out new resources to support enhanced client access to computers, transportation, and interview-quality clothing</p>	Cambridge DHSP	<p>Consumer Forums: 1/1/06-2/28/06</p> <p>Resource Development: ongoing through 12/31/06</p>
4. Increase awareness among homeless persons about Continuum resources	Contractually implement protocol for shelter dissemination of pocket-size guide to Continuum resources	Cambridge DHSP	<p>Execute new ESG contracts with requirement by 7/1/05</p> <p>Development of materials by 9/1/05. Dissemination by 9/31/05. Refinement ongoing through 12/31/06</p>

NOFA New Funds Received for 2006									
Applicant	Project Sponsor	Project Name	Numerical Priority	Requested Amount	Project Term	SHP New	SHP Renew	S+C New	S+C Renew
City of Cambridge	HomeStart, Inc.	Fast Track Housing Project (7 units of PSH for the C.H.)	1	189,982	2	PH			
City of Cambridge	HomeStart, Inc.	Key I PSH (24 units of PSH)	2	448,025	1		PH		
City of Cambridge	HomeStart, Inc.	Key II PSH (14 units of PSH)	3	275,751	1		PH		
City of Cambridge	Transition House, Inc.	Transition House PSH (6 units of PSH)	4	165,200	1		PH		
City of Cambridge	Shelter, Inc.	McKay House PSH (9 units of PSH)	5	34,999	1		PH		
City of Cambridge	Cambridge Housing Authority	St. Paul's Residence (8 units of PSH)	6	9,916	1		PH		
City of Cambridge	New Communities, Inc.	116 Norfolk St. PSH (8 units of PSH)	7	17,724	1		PH		
City of Cambridge	Transition House, Inc.	Transitional Living Program (9 units of TH)	8	57,750	1		TH		
City of Cambridge	North Charles, Inc.	Bridge Program (5 units of TH)	9	44,759	1		TH		

NOFA New Funds Received for 2006

Applicant	Project Sponsor	Project Name	Numeri c Priority	Requested Amount	Project Term	SHP New	SHP Renew	S+C New	S+C Renew
City of Cambridge	Cambridge Cares About AIDS, Inc.	Transitional Housing for Men with HIV/AIDS (5 units)	10	27,884	1		TH		
City of Cambridge	Cambridge Cares About AIDS, Inc.	Transitional Housing for Women with HIV/AIDS (5 units)	11	31,304	1		TH		
City of Cambridge	Shelter, Inc.	Midpoint Program (5 units of TH)	12	55,141	1		TH		
City of Cambridge	CASPAR, Inc.	GROW House (7 units of TH)	13	58,530	1		TH		
City of Cambridge	Shelter, Inc.	Common Ground (5 units of TH)	14	81,763	1		TH		
City of Cambridge	CASPAR, Inc.	First Step Street Outreach Program	15	137,815	1		SSO		
City of Cambridge	Tri-City Mental Health Center	First Step Street Outreach Program Expansion	16	51,042	1		SSO		
City of Cambridge	HomeStart, Inc.	Housing Resource Team	17	170,336	1		SSO		
City of Cambridge	HomeStart, Inc.	Field-Based Case Management Program	18	52,295	1		SSO		
City of Cambridge	CASCAP, Inc.	Fiduciary Services	19	32,640	1		SSO		
City of Cambridge	Bead & Jams, Inc.	Self Advocacy Center	20	60,690	1		SSO		
City of Cambridge	Cambridge Cares About AIDS, Inc.	Youth on Fire	21	35,414	1		SSO		
City of Cambridge	Hildebrand Family Self Help Center	Family Stabilization Services	22	36,960	1		SSO		
City of Cambridge	Shelter, Inc.	Community Legal Assistance Services Project (CLASP)	23	61,002	1		SSO		
City of Cambridge	North Charles, Inc.	Relapse Prevention Program	24	19,527	1		SSO		
City of Cambridge	Cambridge Community Learning Center	Project LIFT	25	33,600	1		SSO		
City of Cambridge	Health Care for the Homeless	Family Health Care Case Management	26	14,386	1		SSO		
City of Cambridge	Shelter, Inc.	Project Connect Community Voice Mail	27	13,020	1		SSO		
City of Cambridge	University of Massachusetts at Boston	Dedicated HMIS Project	28	29,601	1		HMIS		
Cambridge Housing Authority		Shelter Plus Care Renewal for 30 Units at the YMCA	29	254,160	1				SRO
Cambridge Housing Authority		Shelter Plus Care Renewal for 7 Families with HIV/AIDS	30	130,019	1				TRA
City of Cambridge		Shelter Plus Care Renewal for 9 Individuals	31	127,947	1				TRA
Total Requested Amount				2,759,182					

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 2 Action Plan ESG response:

NA

COMMUNITY DEVELOPMENT

Community Development

**Please also refer to the Community Development Table in the Needs.xls workbook.*

- 1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.*
- 2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.*

**Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.*

Program Year 2 Action Plan Community Development response:

COMMUNITY PLANNING OBJECTIVES

Overall Planning Goals and Projects

Over the 5 year period from 2007 – 2012, the City, through the Community Planning Division of the Community Development Department will continue to refine and revise the long term overall goals and policies of it's Master Planning policy document "Toward a Sustainable Future", implement these policies through the corresponding zoning regulations which were developed during the Citywide Rezoning in 2000. Also included in the implementation of the long term implementation is the rezoning developed during the major planning policy initiatives of the Eastern Cambridge Rezoning of 2001 and the Concord Alewife Planning Study just now being submitted for consideration to the City Council after a year long public committee led process. These projects all share the same overall goals and policies of both "Towards a Sustainable Future" and the updated set of goals, which shaped the Citywide Rezoning. These Goals and Objectives are:

- Encourage a mix of uses to enhance vitality
- Promote transit-oriented development
- Facilitate residential use and affordable housing
- Encourage appropriate retail uses
- Work for the creation of new open space
- Lower allowed density and bulk for non-residential uses across the city

- Reduce traffic growth and traffic impacts
- Urge institutions to house their graduate students, develop in core campuses, and control parking
- Require design review and public input for large projects

The public planning process for each of these planning initiatives share similar framework of a committee process working intensively with staff and planning consultants on long term planning in the areas of traffic and transportation, land use and zoning, open space and urban design. Public input is solicited at public meetings throughout the process, supplemented by frequent mailings of newsletters and bulletins. In the past few years, this information has also been shared over the internet, and, in the case of the Citywide Rezoning, allowing for online prioritization of goals and objectives to supplement public meeting input.

Implementation and Refinement

Over the next 5 years the Community Planning Division will work to ensure that the overall planning and zoning for the City is consistent with these overall policies, making adjustments to the zoning to ensure that they are both operating and implemented in a way that the results are as consistently as possible with the goals and objectives in the context of the specific project. This involves careful work on a project by project basis, working with project proponents and the Planning Board as it takes public testimony, discusses specific issues, and deliberates on the project, and also may involve adjustments to the zoning from time to time. Such adjustments may require range of staff resources, from formal planning studies to small research projects – each with the focus on achieving outcomes on the ground from projects, which when responding to the zoning and associated design guidelines, result in projects which most consistently reflect the goals and objectives of not only the overall citywide objectives but the more finely grained area policies as well.

Updating the Goals and Objectives

As part of the ongoing commitment to the policies of “Towards a Sustainable Future”, the Community Planning Division will update this document during the next 5 years to better reflect not only the changes which have occurred since the publication of that document as well as the work accomplished during the Citywide Rezoning. As part of this update the Citywide Rezoning will also be evaluated for consistency with the core planning assumptions, which framed the rezoning at that time, including anticipated pace of buildout and traffic generation.

Neighborhood Study Program

The Community Planning Division, through its Neighborhood Study program, seeks to preserve the character of the City’s 13 neighborhoods by undertaking comprehensive planning efforts aimed at appropriate growth management – This program, through a

year long committee process (a Neighborhood Study) or a series of public meetings (a Neighborhood Study Update) also seeks to strengthen communication among and between the City, its residents and the business community, improve the public's knowledge of critical planning issues, and provide a forum for the discussion of issues and suggestions for improvement.

OBJECTIVE #1

Provide Suitable Living Environment: Preserve and strengthen the Cambridge residential neighborhoods and their diverse population.

During Fiscal Years 2007 - 2012, the City of Cambridge through the Community Planning Division of the Community Development Department will provide information to the public on planning and zoning, provide staff support to the Planning Board as it considers Special Permit applications and zoning petitions. Will continue to work with neighborhood groups, residents, property owners, developers and other City departments and state agencies on urban design plans and proposed developments

The goals for fiscal year 2007 are to provide technical assistance to 6 staff members, create 60 GIS maps, 50 presentations, produce materials for 2 major projects and 2 planning initiatives, provide 700 residents and interested parties with technical assistance on planning and zoning, conduct 45 meetings with residents, neighborhood groups and interested parties, review 10 urban design and master plans, and assist in 12 meetings of the Planning Board.

Expected Resources:

- ***Federal Funds:***
Community Development Block Grant
- ***Local Funds:***
Property Taxes

Strategies:

Combination of Community Development Block Grant and Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to prepare the following studies.

Neighborhood Study Updates

Continue updates on implementation of neighborhood studies working with residents, business representatives and property owners, to update past recommendations addressing land use, zoning, urban design, open space, transportation, housing and economic development. Continue 3 year cycle of updates to neighborhood studies, working with residents, business representatives and property owners to maintain current public input on current planning activities and future planned actions for workplan.

Concord/Alewife Planning Study

With the completion of the Citywide Rezoning and the follow-up rezoning of Eastern Cambridge, Cambridgeport (SD-8) and Alewife (SD-4/4A) in 2002, the areas of Cambridge known as the Quadrangle (from Concord Avenue over to the railroad) and the Triangle (from the railroad over the Alewife Reservation) remain the last large commercial areas of Cambridge which are in need of more detailed planning study. These areas represent the last large industrial areas of Cambridge with significant development potential. Key issues to be addressed in this study include appropriate mix of uses; access and traffic; possible city uses (e.g. DPW Yard); and the character of future development.

The study has proceeded in a similar fashion to the recently completed ECaPS Study. An appointed committee worked with the Community Development Department and a consultant team to develop draft zoning and non-zoning recommendations with emphasis on promoting a vital development pattern which is consistent with the overall goals of the Citywide Rezoning. These goals include careful management of traffic growth and impacts, increased incentives for housing and affordable housing, and support for important avenues of economic growth for the city.

OBJECTIVE #2

Provide Suitable Living Environment: Enhance the quality of the City's parks, playgrounds and recreational environments.

During Fiscal Year 2007, the City of Cambridge through the Community Planning Division of the Community Development Department plans to provide design and construction oversight in the development and updating of the parks, playgrounds and recreational sites.

The goals for fiscal year 2007 are to provide technical assistance for 5 projects.

Expected Resources:

- ***Federal Funds:***
Community Development Block Grant
- ***Local Funds:***
Property Taxes

Strategies:

Combination of Community Development Block Grant and Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to achieve the following.

Open Space/Playground Renovations

Complete construction on parks designated as priority parks working in the City's Open Space Committee with other City departments. Complete construction on Baldwin School Playground and Gold Star Mother's Park. Complete design for renovations of Tobin School. Initiate design for Trolley Square and play structure replacement at Cambridge Common. Continue wood structure replacement program, replacing structures at Alberico Park, David Nunes Park and Fulmore Park.

OBJECTIVE #3

Create Economic Opportunities: Preserve and strengthen the City's fiscal base

During Fiscal Year 2007, the City of Cambridge through the Community Planning Division of the Community Development Department plans to provide high quality technical assistance to increase the quality and availability of planning-related information to staff members, the City, residents, property owners, business owners and developers.

The goals for fiscal year 2007 are to provide technical assistance to 6 staff members, create 60 GIS maps, 50 presentations, produce materials for 2 major projects and 2 planning initiatives, provide 700 residents and interested parties with technical assistance on planning and zoning, conduct 45 meetings with residents, neighborhood groups and interested parties, review 10 urban design and master plans, and assist in 12 meetings of the Planning Board.

Expected Resources:

- ***Federal Funds:***
Community Development Block Grant
- ***Local Funds:***
Property Taxes

Strategy:

Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to perform the following.

Planning Board

Continue to staff and assist the Planning Board in its review of Special Permits for significant projects throughout the city. Research and develop appropriate amendments to the zoning ordinance. Continue to work with Planning Board, developers and residents on the implementation of zoning changes resulting from recommended through recent and anticipated planning efforts, including Citywide Rezoning, Eastern Cambridge Planning Study and Concord Alewife Planning Study, Prospect Street Planning Study.

ECONOMIC DEVELOPMENT DIVISION

Introduction & Overview

The Economic Development Division (EDD) of the Community Development Department is responsible for a wide range of economic development activities designed to meet the City's need for a diversified and thriving economy. The Division offers programs aimed at revitalizing commercial districts, supporting entrepreneurship, promoting a dynamic business climate and preserving a strong employment base. EDD offers individual business development assistance as well as numerous programs designed to enhance the vitality of local businesses, including micro-enterprises, and to encourage business growth within the City.

The City's Economic Development Policy, first developed in 1997, was most recently revised in 2004. Over that period, changes in various business sectors dramatically influenced the Cambridge economy. In addition, new information from the 2000 Census provided a more up-to-date picture of the community. These and other factors prompted a review of existing economic development policies, which helped frame the following economic development objectives.

Objective #1:

To cultivate a supportive environment for income-eligible micro-enterprises and businesses in the City's NRS areas, with particular emphasis on small, women and minority-owned businesses.

Small Business Development

EDD will continue to support the City's small businesses, especially women and minority-owned businesses, by assisting them with marketing, networking, business plan development, loan packaging and exposure to a broader range of resources. EDD will continue to partner with non-profit organizations and other contractors to provide pre-business and business training services for low and low-moderate income micro-enterprises and individuals and businesses located in the City's two NRS areas. Services will include workshops, classes, seminars, and individual business consultations. EDD will also continue to offer a financial literacy program to individuals in the NRS areas.

The goal for fiscal year 2007 is to assist 75 income-eligible micro-enterprises.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Other

Combination of Community Development Block Grant and Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to achieve the following:

Strategies:

Educational and Training Services

EDD will continue to sponsor services aimed at helping individuals and micro-enterprises start new businesses, enhance existing ones, or save for economically empowering objectives such as starting businesses. As in the past, residents and businesses of the NRS areas and low and low-moderate income micro-enterprises will be targeted to receive these services. Currently, the sponsored services are educational workshops focused on financial literacy and business development. For FY07, EDD is exploring ways to combine some workshop offerings with other forms of business development training to better support the goals of starting and growing businesses.

Financial Literacy Training

For FY07, EDD plans to sponsor a financial literacy workshop that will teach Cambridge residents how to establish budgets, reduce debt, repair credit, and set financial goals, such as planning for retirement, saving for college, purchasing a home, or starting a business. Target participants are low-income Cambridge youth and adults living in the city's NRS areas. For FY07, it is anticipated that 15 NRS residents will participate in this workshop. Of those participants, we expect that 50% will establish and follow a budget to save for a life-changing opportunity.

Business Development Training

For FY07, the Division plans to sponsor business training through a combination of activities such as workshops, seminars, group consulting, and one-on-one advisory services. Workshops and seminars may cover various topics including steps to starting a business, how to write and refine a business plan, marketing, and e-commerce. Consulting and advisory services in small group or individual settings would allow participants the chance to talk to experts on issues specific to their particular needs. It is anticipated that 60 NRS businesses and residents and eligible Cambridge micro-enterprises will participate in one or more of these training activities. The long-term outcome projections estimate that 3-5 of the participants will start new ventures, and 6-8 participants will grow their existing operations.

Women and Minority-Owned Businesses: SOWMBA (State Office of Minority and Women-Owned Business Assistance) As part of a long-term economic development strategy, the EDD will continue to work with SOMWBA to offer workshops in Cambridge to assist minority and women businesses to become state-certified vendors,

enhancing their ability to do business with state and local governments and large businesses. It is anticipated that 7 businesses will attend a workshop during fiscal year 2007 and that 25%-35% will become SOMWBA certified.

Cambridge Minority & Women-Owned Business Directory: The Economic Development Division periodically publishes the “Minority & Women -Owned Business Directory” that lists 277 establishments, owned and operated by women and minority entrepreneurs in Cambridge, both alphabetically and categorically. This Directory also contains listings of support services at the federal, state and local levels and is widely distributed to the Cambridge business and institutional communities. It is intended to support this business segment by acting as a marketing and networking resource. An updated Directory was most recently published in FY2006.

Objective #2:
Promote thriving commercial districts.

Commercial District Revitalization

The City is composed of six commercial districts: Kendall Square/East Cambridge, Central Square, Cambridge Street/Inman Square, Harvard Square, Porter Square, and Fresh Pond. While each has its own character and appeal, all districts share common desirable elements: convenient shopping with a variety of desired goods and services for neighborhood residents, students and workers. The commercial districts each provide employment in retail establishments and office buildings.

EDD will continue its support of Cambridge retail businesses, especially income-eligible micro-enterprises and those located in the City's two Neighborhood Revitalization Strategy (NRS) areas by offering programs such as the Best Retail Practices Program, the Façade and Signage and Lighting Improvement Program and educational services, and by supporting businesses associations in commercial districts.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Other

Strategies:

Best Retail Practices: This program provides interior design and marketing assistance to Cambridge retailers to help them increase sales. It includes a free workshop geared to a larger group of retailers, followed by individual in-store consultations and a matching grant program that funds up to 80% of pre-approved store improvements or marketing costs, up to \$5,000 per business. This program will continue to be offered to income-eligible micro-enterprises and those retailers located within, and serving residents of, the NRS areas. The program has provided services to 169 businesses, 111 of which received in-store consultations since the program began in fiscal year 2003, and 17 matching grants have been provided since fiscal year 2004, the first year of the grant program. The program has a track record of helping participants increase sales by an average of 9%, which EDD strives to maintain.

The goal for fiscal year 2007 is to provide 10 retailers with matching grants of up-to \$5,000 to improve and enhance their business, with an outcome of approximately 20%

showing a 9% increase in sales revenue and 10-12% hiring new employees; and to assist 24 low and moderate-income micro-enterprises with in store consultations.

Façade, Signage, and Lighting Improvements: This program provides technical and financial assistance to Cambridge businesses interested in improving their commercial storefronts. Property and business owners can apply for matching grants of up to \$35,000 for pre-approved façade improvements. Matching grants of up to \$3,500 are also available for pre-approved signage and lighting improvements. This program is currently supported by tax dollars. During fiscal year 2007 it is anticipated that at least 12 additional businesses will improve their storefronts. Since fiscal year 2002, this program has provided design services to 104 businesses and property owners and helped finance 47 façade and signage and lighting improvement projects throughout the City.

Support to Business Associations: The Economic Development Division will continue to help independent neighborhood business associations by providing technical assistance for organizational development and by helping to attract and retain businesses to ensure the appropriate retail mix for each commercial district.

Objective #3:

Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and healthcare industries.

The goal for FY2007 is to support 5 to 7 students (out of a class of 30) in Just-A-Start's Biomedical Careers Program; and to support 25 students in Cambridge Health Alliance's Career Advancement Program.

Workforce Development Assistance

The Economic Development Department will continue to support a broad range of job preparedness and economic empowerment programs for Cambridge residents. These programs will be targeted specifically to residents of the City's NRS areas.

The goals for fiscal year 2007 are for Cambridge Health Alliance, through the Cambridge Health Career Advancement Program, to training the program's 25 current students in the second of a two-year program; and for the Just-A-Start Biomedical Career Program to graduate up to 30 individuals over the next year and place up to 75% in entry-level positions.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Strategies:

Cambridge Healthcare Career Advancement Program: This program helps income eligible Cambridge residents to complete the coursework required for entry to nursing, radiology and other related healthcare degree programs. The program was developed with the Cambridge Health Alliance to help fill positions in various clinical areas where there are increasing staffing needs. Participants receive free tutoring and career coaching and free access to courses at Bunker Hill Community College in mathematics, English, biology, anatomy, and other health-related subjects. This program offers healthcare professional career ladders to incumbent Cambridge Health Alliance workers who are currently in non-healthcare positions and who reside in the NRS areas. The program accepts new enrollees as available slots open.

Just-A-Start Biomedical Career Program: This free nine-month certificate program provides academic and lab instruction to income-eligible Cambridge residents to prepare

them for entry-level biotech jobs at local life science companies, universities, research institutions, clinical laboratories and hospitals. In addition, in FY07, clients will be introduced to expanded job placement opportunities in chemical waste management. Upon completion, participants receive assistance in resume writing and job placement.

Marketing Cambridge: Strong partnerships will continue to be nurtured among the City, the Office of Tourism, the Massachusetts Biotech Council, institutions of higher education, including Cambridge College, Harvard University, Lesley College and Massachusetts Institute of Technology, and Cambridge companies to promote the many advantages of doing business in Cambridge. These include, a research and development hub with close proximity to hospitals and research centers; a highly educated, culturally rich and diverse community; excellent regional and local transit systems, the strong presence of venture capital in the metropolitan area; and a ready workforce. Attracting new big business to Cambridge usually brings new employment opportunities for its residents.

“Cambridge/Biotech: History in the Making”

In fiscal year 2006, CDD/EDD distributed over 1000 copies of its brochure, “Cambridge/Biotech: History in the Making”, to market the City to the life sciences industry. Over the past decade, biotech research has emerged as a most important focus for the City’s business community, and the City has emerged as one of the world’s major biotech centers. Through attendance as part of the Massachusetts Delegation at BIO2006 Conference in Chicago in April, 2006 and as part of the host committee for the BIO2007 Conference to be held in Boston in April 2007, Cambridge hopes to attract more businesses to join the current revolution doing genomic research, developing nano-technology and studying the brain. The expansion of these life science businesses will create many new job opportunities for Cambridge residents.

**Objective #4:
Business Climate Support Services**

The following programs represent the activities of the Economic Development Division that are not related to HUD and CDBG objectives, yet demonstrate the range of services the Division provides for all aspects of economic development within the City.

Expected Resources:

Local Funds:
Property Taxes

Strategies:

Real Estate Data Collection and Site Search Assistance

EDD will continue to maintain current information on available commercial space and make the information available to any small or large businesses looking to move within or to the City.

- **Development Log:** The City tracks large-scale residential and commercial development projects currently in the permitting or construction phases. The Log contains the name and location of each project, the developer, type of use, the amount of square footage and contact information and is published quarterly. The Log is published quarterly during the calendar year and is used by both City departments and stakeholders to track the progress of large developments.
- **Market Information:** The City tracks information on current real estate trends, vacancy rates, and lease rates for commercial properties in Cambridge. Information is distributed, upon request.
- **Site Search Assistance:** The City maintains a list of available commercial properties and makes this information available free of charge. Assistance is available to existing businesses and entrepreneurs seeking office, retail, industrial, or R&D space in Cambridge.

Maintain a Supportive Business Climate

EDD will continue to contact new, local businesses and distribute brochures to the Cambridge business community at-large to provide information regarding economic development services and programs available through the City. To facilitate better communication, EDD developed a new periodic electronic newsletter in FY06 to keep the Cambridge business community informed about upcoming programs and services. EDD plans on continuing this newsletter for FY07.

Streamlining Permitting Process: In order to provide a user-friendly regulatory environment for residents and businesses, EDD developed six guides to obtaining common licenses and permits. Topics include how to obtain a permits for building construction, constructing curb cuts, fire safety, holding a special event, historic commission certificates and how to start a business in Cambridge. EDD has also published a guide to assist micro-enterprises on how to do business with the City. The guides are available at all City Hall locations and upon request.

PUBLIC SERVICE OBJECTIVES

The City of Cambridge Department of Human Services will experience approximately \$52,000 cutback in CDBG public services funding for FY2007. Currently, the Department is conducting an Application for Renewal Funding for the FY2007 CDBG grant funding process. The result of this process will not be available until late May. The narrative that follows below takes into account both the factors identified above and the city's ongoing working relationship with various community providers that have been CDBG recipients over the years.

OVERALL GOAL: TO IMPROVE THE OVERALL QUALITY OF LIFE FOR CAMBRIDGE RESIDENTS BY CREATING AND COORDINATING PUBLIC SERVICES.

Objective #1:

To create or support a broad array of services and opportunities for families and youth.

Number of Households to be Served:

During fiscal year 2007, the City of Cambridge anticipates that it will provide vital support services to approximately 2,400 low and low-moderate income individuals through a variety of public service grants. With continuing funding from HUD, low-moderate income individuals, families and children/youth will continue to access vital community services. Based on the FY07 Renewal Applications submitted by community organizations, the following providers are seeking funding to support programs targeting low-moderate income population:

- Community-based organizations such as Margaret Fuller Neighborhood House and East End House will continue to enhance the quality of lives of residents in Area IV and East Cambridge by providing essential community services such as: emergency food, senior services, school-age programs and various social and educational opportunities.
- Organizations such as Hildebrand Family Self-Help Center will continue to provide housing and supportive services to homeless women and families with children; while provider such as CASPAR will continue to support homeless adults in recovery from substance abuse and/or alcoholism in securing alternative housing.
- Multi-linguistic Cambridge residents will continue to access mainstream community resources with the support of community providers such as: Massachusetts Alliance of Portuguese Speakers, Concilio Hispano and the Ethiopian Community Mutual Assistance Association.
- Homebound elders and individual with disabilities will continue to receive food delivered thru the home-delivery programs of organizations such as Food For Free and East End House.

- Women will continue to be supported with social, emotional and financial support services from the Women's Educational Center.

Expected Resources

Community Development Block Grant:

Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates to contract with local non-profit community providers who work with individuals, families and multi-linguistic residents that will provide the following services:

- Develop/enhance new and existing social and educational programs, based on community needs;
- Provide information/referral, crisis intervention/prevention counseling and other support services to the Latino, Portuguese-speaking and Ethiopian population;
- Provide interpretation and translation services to the Latino and Portuguese-speaking population to promote access to community services;
- Operate emergency food pantries, including delivery of food to homebound individuals; and deliver fresh produce and canned goods to various shelters and meal sites;
- Provide emergency ninety-day shelter to homeless families not eligible for Emergency Assistance and support in finding transitional and/or permanent housing;
- Provide individual counseling, case management, housing search advocacy, and referrals to other supportive community services;
- Provide a safe daytime drop-in space for homeless women, and computer and internet access to low-income women;
- Provide educational mother-child art classes to low-moderate income mothers and their preschool age children;
- Empower low-income women with training on economic literacy and leadership development training and tools for financial stability and employment;
- Identify and assess appropriateness for participation in the program;
- Develop and implement individualized treatment plans;
- Provide ongoing case management and adjust treatment plans as needed;
- Conduct individual and group counseling sessions; and
- Identify and support participants ready to transition into a more stable sober environment, such as independent living housing, halfway housing, and/or sober shelters.

Objective #2:

To create or support services for senior citizens and persons with disabilities residing in Cambridge.

Number of Households to be Served:

During fiscal year 2007, the City of Cambridge anticipates that it will provide vital support services to approximately 300 elders and individuals with disabilities through a variety of public service grants. With continuing funding from HUD, this low-moderate income population will continue to access essential community services. Based on the FY07 Renewal Applications submitted by community organizations, the following providers are seeking funding to support programs targeting low-moderate income population:

- Organizations such as SCM Community Transportation will provide transportation services to elderly and persons with disabilities.
- HouseWorks will keep senior citizens and persons with disabilities from being evicted or displaced by providing in-home heavy chore services.

Expected Resources

Community Development Block Grant:

Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates to contract with local non-profit community providers who work with senior citizens and persons with disabilities that will provide the following:

- Provide medical transportation and nutritional shopping trips to seniors and persons with disabilities to promote access to essential community services; and
- Prevent evictions and displacement of elders and persons with disabilities by providing extensive cleaning services and reorganization of their homes; and provide intervention support services to reduce resistance and interference with provisions of these services.

Objective #3:

To offer legal support and services to public & private housing tenants in eviction cases.

During fiscal year 2007, the City of Cambridge anticipates that it will provide vital support services to approximately 60 low-moderate income individuals, families and their children through a variety of public service grants. With continuing funding from HUD, low-moderate income Cambridge residents at risk of becoming homeless will continue to access these essential community services. Based on the FY07 Renewal Applications submitted by community organizations, the following provider is seeking funding to support program targeting low-income population facing eviction proceedings:

- Community Legal Services & Counseling Center will continue to provide legal advice and representation services to prevent homelessness and involuntary dislocation of individuals and families with children.

Expected Resources

Community Development Block Grant:

Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates to contract with community providers such as Community Legal Services/Counseling Center to provide the following services to individuals, families and multi-linguistic residents:

- Legal counsel and representation to public/private housing tenants in eviction cases;
- Representation to public and subsidized housing tenants and applicants for housing in administrative appeals.
- Community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues; and
- Recruitment, training and ongoing supervision of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing issues.

Objective #4:

To offer age-appropriate services to disadvantaged and underserved youths.

During fiscal year 2007, the City of Cambridge anticipates that it will provide vital support services to approximately 200 low and low-moderate income youths through a variety of public service grants. With continuing funding from HUD, the city will continue to promote access to essential community services for low-moderate income youth. Based on the FY07 Renewal Applications submitted by community organizations, the following providers are seeking funding to support programs targeting low-moderate income youths and their families:

- Youth with emotional/behavioral difficulties will continue to access a summer camp coordinated by Cambridge Camping;
- Organizations such as The Guidance Center will continue to support youth and their families by providing bilingual/bicultural early intervention services to families with infants.

Expected Resources

Community Development Block Grant:

Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates to contract with local non-profit community providers who work with individuals, families and multi-linguistic residents that will provide the following:

- Summer camp program for children with emotional and behavioral special needs.
- Individual counseling, and information and referral to other supportive services;
- Outreach and collateral support to assist linguistic minority families with infants in accessing early intervention services;
- Comprehensive developmental assessment and specialized therapeutic intervention provided largely by staff who speak the native language of the family;
- Case management and individual family service planning; and weekly home visits;
- Access to related community services such as parent-child groups at community sites and transportation services; and
- The ongoing hiring, training and supervision of bilingual/bicultural Early Intervention Specialists.

Objective #5:

To create or support domestic violence and abuse prevention and treatment for adults and youth.

Number of Households to be Served:

During fiscal year 2007, the City of Cambridge anticipates that it will provide domestic violence-related services to approximately 145 low-moderate income adults and children through a variety of public service grants. With continuing funding from HUD, low-moderate income Cambridge residents will continue to access these essential community services. Based on the FY07 Renewal Applications received from community organizations, the following providers are seeking funding to support domestic violence-related programs:

- Organizations such as the Greater Boston Legal Services/Cambridge & Somerville Legal Services and the Community Legal Services & Counseling Center will continue to provide counsel/representation and counseling services;
- The Women's Educational Center will continue to provide support groups, educational workshops and safe daytime space/support to homeless women.

Expected Resources

Community Development Block Grant

Local Property Taxes

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates to contract with local non-profit community providers to provide the creation or support of domestic violence and abuse prevention and treatment for adults and youth that will include the following:

- Legal counsel and representation in court in cases involving divorce, restraining orders, child support, child custody, and visitation rights;
- Individual and group counseling to address psychological symptoms associated with domestic violence, such as depression/anxiety/stress;
- Ongoing recruitment, training and supervision of volunteer attorneys and mental health practitioners working with victims of domestic violence;
- Support groups for women suffering from post-traumatic disorders due to domestic violence, abuse and poverty/discrimination; and
- Safe daytime drop-in space and support to homeless women.

Objective #6:

To provide after-school and year-round employment programs including life skills and academic support to youths and young adults.

During fiscal year 2007, the City of Cambridge anticipates it will provide essential employment programs to approximately 275 youth and young adults through a variety of public service grants. With continuing funding from HUD, low-moderate income Cambridge residents will continue to access these vital community services. Based on the FY07 Renewal Applications received from community organizations, the following providers are seeking funding to support programs targeting low-moderate income population:

- Cambridge Housing Authority will continue to provide an after-school literacy, life skills and employment program for youth residing in public developments; and
- Just-A-Start Corporation will continue to offer job development and employment programs to disadvantaged high school students and out-of-school youth.

Expected Resources

Community Development Block Grant

Local Property Taxes

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipate to contract with local non-profit community providers who work with individuals, families and multi-linguistic residents that will provide the following:

- After-school classroom-based instruction in job readiness and life skills;
- Career awareness; job readiness/development; job search training; job placements, in private/public sectors; job performance monitoring; and on-the-job-mentorship;
- On-site skills training in construction, housing rehabilitation and energy conservation;
- Case management, counseling, and individual service plans;
- Academic support; high school equivalency/diploma and college preparation; and
- Summer literacy camp.
- Conduct outreach to the community, and to the local private industry in supporting employment services to youth in Cambridge.

Antipoverty Strategy

1. *Describe the actions that will take place during the next year to reduce the number of poverty level families.*

Program Year 2 Action Plan Antipoverty Strategy response:

Anti-Poverty Strategy

The City of Cambridge will continue its efforts to reduce the number of families and individuals living in poverty over the next 5 years. The City will focus primarily on supporting programs that raise household incomes and stabilize housing situations. It also supports the McKinney grant for which the Department of Human Service Programs will apply annually, in hopes of receiving the maximum amount available to Cambridge to support the development of affordable housing that help homeless persons make the transition to permanent housing and independent living.

Toward this end, the Department of Human Service Programs (DHSP) uses City tax dollars (and new resources from state, federal and private sources) to provide a number of direct services aimed, directly or indirectly, at increasing household incomes. These include adult education and ESL classes, employment services for youth and adults, and childcare. DHSP provides benefits counseling, daily congregate meals and a food pantry for the elderly.

DHSP also funds a range of community-based programs aimed, directly or indirectly, at increasing household incomes. These include food pantry programs, programs designed to provide immigrant populations with access to social services as well as information and referral. DHSP funds programs to prevent and to alleviate the devastating impact of domestic violence, which often plunge women and their children into poverty. DHSP operates the Summer Nutrition program for children and youth in many locations citywide, and provides nutritious snacks and meals year-round for participants in its enrolled childcare and Youth Center programs.

In addition to the City's commitment to develop and preserve affordable housing and the efforts of the Cambridge Housing Authority, DHSP directs City tax dollars (and new resources from state, federal and private sources) to provide a number of direct services that help homeless families and individuals find and retain transitional and permanent housing and prevent eviction by stabilizing individuals and families in existing housing. An additional strategy employed by DHSP is a fuel assistance program.

DHSP also funds a range of community-based programs that help homeless families find transitional and permanent housing and prevent eviction by stabilizing individuals and families in existing housing. These include a program to provide legal services and support to low and moderate income families who face eviction or legal barriers to obtaining permanent housing.

The Department of Human Service Programs works closely with the Community Development Department and the Cambridge Housing Authority to maximize the impact of these programs on poverty levels. Taking into consideration the factors over which our jurisdiction has control, we believe that this strategy will significantly improve the lives of low-income working families, elderly on fixed incomes, immigrants, victims of domestic violence, single mothers moving off public assistance and others who struggle with poverty in our City.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

**Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.*

- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.*
- 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.*

Program Year 2 Action Plan Specific Objectives response:

SPECIAL POPULATIONS

The City supports nonprofit and public agencies in their applications for federal and state funds to develop additional housing with appropriate services for low-income persons with special needs. This includes nonprofit applications for commitments from federal programs like Section 811 Supportive Housing for Persons with Disabilities. Cambridge will also consider providing low interest loans and construction loans to fund gaps in the capital costs of developing supportive housing.

Supportive Housing Development Program

In FY2006 in addition to strongly supporting nonprofit agencies in their applications for federal and state funds to develop additional housing with appropriate services for low-income persons with special needs, Cambridge will target low-interest loans and construction loans to fund gaps in the capital costs of developing supportive housing.

Support for other entities

Cambridge will support other entities in their applications for resources consistent with this goal. For development projects, Cambridge will offer this support after evaluating these entities, with respect to the capacity of the development and management teams, and the financial feasibility of specific projects. The City will offer technical assistance to nonprofit developers in order to help build this capacity.

Leveraging plans and matching requirements

Cambridge intends to continue its work to leverage state, local and private funds to support activities in this area. Funds leveraged tend to be committed on a site-by-site basis, but generally include the Cambridge Affordable Housing Trust, funds provided by Cambridge Banks Housing Associates (a consortium of local banks), local lenders and other sources. Some of these funds have matching requirements. For example, the

Shelter Plus Care Program requires that federal rental subsidies be matched dollar-for-dollar with state and local service commitments.

Service Delivery and Management

The Cambridge Community Development Department will coordinate service delivery and management associated with this priority area. Cambridge will continue to work with its existing network of nonprofit agencies, and encourage new sponsors, to produce housing for the homeless, in partnership with the Cambridge Housing Authority and the State and Federal Government.

2. See the Resources and Homeless Objectives sections of this Plan.

Housing Opportunities for People with AIDS

**Please also refer to the HOPWA Table in the Needs.xls workbook.*

- 1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.*
- 2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.*
- 3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.*
- 4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.*
- 5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.*
- 6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.*
- 7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.*
- 8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.*
- 9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.*

Program Year 2 Action Plan HOPWA response:

NA

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 2 Specific HOPWA Objectives response:

NA

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

Emergency Shelter Grant (ESG)

PURPOSE

During fiscal year 2007, the City of Cambridge plans to fund the provision of the following services with its allocation of McKinney ESG funding:

- Shelter services to homeless women and children and people with disabilities in Cambridge;
- Day drop-in services to homeless youth in Cambridge; and
- Emergency Shelter services to homeless men in Cambridge.

These services are described in detail in the three objectives listed below.

OBJECTIVE #1:

Provide quality Emergency Shelter services to homeless women and children and people with disabilities in Cambridge

Number of Homeless Women and Children and People with Disabilities to be Served:

During fiscal year 2007, the City of Cambridge envisages awarding funding to homeless shelters that will specifically serve approximately 980 individuals from the target population of single homeless women and homeless children and families and people with disabilities.

Expected Resources

Federal Funds

Community Development Block Grant Program
McKinney ESG Funds
McKinney SHP Funds

State Funds

Department of Public Health Bureau of Substance Abuse Services
Department of Social Services
Department of Transitional Assistance
Massachusetts Shelter & Housing Alliance

Local Funds

City of Cambridge Tax Dollars

Cambridge Housing Assistance Fund (private donors)
Cambridge Fund for Housing (private donors)
Harvard
Private Fundraising
United Way

Strategies

Targeting Compassionate and Effective Organizations Working with Homeless Women & Families and People with Disabilities:

A group of stakeholders from the City's Department of Human Service Programs including the coordinator of the Cambridge Continuum of Homeless Service Providers will meet to review proposals and to decide on the needs of the target population. Based on our working relationships with a number of providers, we plan to fund the following organizations and programs:

- Shelter Inc.'s Women's Day Drop-In, which provides daytime support and services to homeless women. It is primarily a safe-haven to help this vulnerable population off the streets. Services include:
 - Crisis intervention;
 - One-on-one counseling;
 - Weekly visits from Health Care for the Homeless; and
 - Referrals for mental health, substance abuse, tertiary health care, job, training, legal services, and housing search.

The FY2007 ESG award will fund operating costs including salaries for the program coordinator and specialist, food and training. We anticipate funding this program at a similar level for the coming five years.

- Shelter Inc.'s Shelter + Care program provides stabilization services to between 8 and 12 homeless men and women with disabilities per year. The program helps these individuals transition into their own homes and to successfully live independently. An important element of this program is that it allows homeless households whose negative housing histories would have prevented them from receiving Section 8 vouchers to obtain subsidized and supported permanent housing. The FY2005 and '06 grants paid for part of the salary of the caseworker. As with previous recent years, the City hopes to fund this program in the realm of \$20,000 for the next year.
- The Hildebrand's Family Shelter provides emergency shelter for 34 families, 14 of whom are sheltered in Cambridge. Because their 24-hour shelter is so well utilized, it is in need of constant and renovations. Funding for the past few years was used to make repairs to their house on 41-43 Columbia St, which was built in the first decade of the twentieth century and requires constant improvements. Due to cuts from the State, Hildebrand may begin using some of the \$7 to \$8,000 per year funding to cover operating costs. The Family Shelter should be funded around the same level for FYs 2007-8.
- Transition House became the first battered women's shelter in the US, and since then it has sheltered over 5,000 women and children. Its mission is to provide refuge, supportive services, education and empowerment skills to

enable battered women to achieve financial independence for themselves and their families. Services include:

- Post Traumatic Stress support groups;
- Economic literacy trainings;
- Parent-support groups; and
- Self-care education.

In fiscal year 2007, ESG funds of \$9,000 will be used for maintenance, utilities, and groceries, and it is envisaged funding will remain at around this level for FY 2008.

- Catholic Charities' St. Patrick's Shelter last year provided shelter to over 250 individual homeless women. The shelter is the only emergency shelter for sober women in the area outside of Boston. ESG funds cover salaries enabling the shelter to remain open 24 hours/day. Keeping the shelter open during the day allows homeless women to work night shifts so they can sleep during the day, which is especially important in an economic downturn when jobs are scarce. Now, however, their awards tend to fund utilities so the ESG essential services cap is maintained. The City hopes to fund St Patrick's Shelter at around \$6,500 for the next two years.
- HomeStart's Housing Placement Service is an intensive housing search service for homeless adults in Cambridge. Over the past five years, the program has served dozens of homeless people and moved them into permanent housing. The program, which predominantly serves homeless women, assists with housing relocation costs such as security deposits, first and last month's rent and moving expenses. For FY 2007, the City has funded their program \$5,200. Approximately 14 people are served a year 62% of whom are women.
- CASPAR's wet shelter is open to both men and women in Cambridge who are ineligible for other shelter services because of their active substance abuse. But due to lack of space, only 15% of clients are women. The shelter offers on-site primary health care four times a week. Due to increased demand, CASPAR has increased capacity by 50% in one year- now up to 107 people use the shelter a day. ESG funds are used for operating costs specifically food, maintenance, and utilities. For FY 2007, the City has funded this program \$18,000 and hopes to do the same for the next year.
- Phillips Brooks House, a non-profit organization working with Harvard University students runs two seasonal shelters that serve both women and men. It's Harvard volunteers run St James' Summer Shelter, which is located in St. James' Episcopal Church in Porter Square, Cambridge. It operates at night only through the summer months, and provides dinner and breakfast to up to 15 people. Clients can make a lunch to carry to work, receive clean clothing and transportation vouchers. ESG funds pay for salaries, overhead,

maintenance and food.

- Phillips Brooks House is now also administering the Harvard Square Homeless Shelter, which is run by its Harvard University Student volunteers. The entirely volunteer run facility within University Lutheran provides shelter to 5 women and 19 men each night through the winter months. It is the only such facility in Harvard Square. ESG funds around \$2,800 per year for non-salary operating costs. The City hopes to provide similar amounts for FY 2007 and beyond.
- The Cambridge YWCA was founded in 1891 to serve the needs of women and children in Cambridge and surrounding communities. The YWCA provides residence and shelter services for 99 women and 10 families. While many of its residents were formally homeless, the YWCA also has a specific shelter exclusively available to 9 homeless women and 10 families at any given time. For the last few years, ESG have funds operations costs for their family shelter. In FY 2007, the City provided \$5,600 in ESG funding to buys mattresses and other furniture for the newly renovated family shelter.

OBJECTIVE #2:

Provide quality day drop-in services to homeless youth in Cambridge

Number of Homeless Youth to be Served:

During fiscal year 2007, the City of Cambridge plans to award ESG funding to a homeless services provider(s) that will serve over 150 homeless youths.

Expected Resources

Federal Funds

McKinney ESG Funds
McKinney SHP Funds
SAMHSA Funds

State Funds

Department of Public Health HIV/AIDS Bureau for
Prevention & Education

Local Funds

Private Fundraising
Harvard-Epworth Church

Strategies

Targeting Youth-Friendly Organizations Working with Homeless Youth: The same RFP will be circulated to homeless services providers in the area, followed by the decision making process described in Objective 1. Based on our working relationships with a number of youth-focused providers, we plan to fund the following organization and program:

- Cambridge Cares About AIDS (CCAA) Youth on Fire is CCAA's drop-in shelter for run away, homeless youth. This program was developed as a response to an increasing number of homeless youth in Cambridge with HIV caused by practicing high-risk behaviors associated with living on the streets. It is the only shelter in Cambridge catering exclusively to youth. The program offers a safe, youth-focused environment open 5 days a week in which youth can access:
 - Hot meals;
 - Clothing, laundry, hygiene products, and showers;
 - Healthcare services;
 - Computers and Voicemail boxes;
 - Job search services;
 - Life-skills workshops;
 - HIV counseling; and
 - General counseling and referral.

In FYs 2003,04, and 05 Youth on Fire was awarded \$10,000, \$7,500, and \$9,000 respectively for operations costs, specifically for their rent. The City will fund them \$9,000 for FY07, and hopes to fund them at a similar level in the next year.

OBJECTIVE #3:

Provide quality Emergency Shelter services to homeless men in Cambridge

Number of homeless men to be served:

During fiscal year 2007, the City of Cambridge intends to fund to homeless shelters that will serve a target of 2,120 homeless men.

Expected Resources

Federal Funds

McKinney ESG Funds

McKinney SHP Funds

Local Funds

City of Cambridge Tax Dollars

Private Fundraising

Volunteers

Strategies

Targeting the most Effective Organizations Working with Homeless Men: As mentioned earlier, an RFP will be circulated to homeless services providers in Cambridge. Please refer to Objective 1 for further details. In addition to the programs listed above, the City envisions funding the following organizations and programs:

- Bread & Jams is a process oriented non-profit run by formerly homeless for the homeless. Those currently homeless are key stakeholders in the organization, and participate in the decision making process. Bread & Jams' ESG funding is primarily used to support a van service for homeless individuals (70% of whom are men) and for their drop-in shelter.
- The Salvation Army operates a shelter open year round for up to 940 homeless men from the Cambridge area. ESG funding is for utilities, enabling the shelter to be a more inviting place for clients so reading lights and importantly the heat could be left on during the day in the winter.
- CASPAR's Emergency Service Center, as mentioned above, provides services to both homeless women and men who are active substance abusers and are thus ineligible for other shelter services. Approximately, 75% of clients are men. The shelter has on-site primary health care four times a week. Due to increased demand, CASPAR has increased capacity by 50% in one year- now up to 107 people use the shelter a day. Their \$18,000 in ESG funds awarded for FY07 will

be used for non-salary operating costs. The shelter has targeted serving 750 homeless men in the coming year.

NEIGHBORHOOD REVITALIZATION STRATEGY

NRS One– “NRS East”

This Neighborhood Revitalization Strategy (NRS) is the result of amending the area of Cambridge’s existing NRS, updating the boundaries based upon 2000 census data, allowing the City to incorporate previously excluded areas while maintaining the target population. The NRS area the City has selected is consistent with HUD guidelines, and has been approved by HUD staff. The area is centered on the Central Square district, and radiates out to include portions of the Riverside, Cambridgeport, Area Four, East Cambridge and Wellington / Harrington Neighborhoods. The NRS area extends from the Charles River (in the Riverside and Cambridgeport Neighborhoods) to the Somerville border (in the Wellington / Harrington Neighborhoods) and also includes a small portion of soon to be developed land in East Cambridge where Binney Street meets Galileo Galilei Way. This area represents predominately residential neighborhoods, and includes the highest populations of low/moderate income and minority residents. Though the area is large and extends beyond several City defined Neighborhoods, it represents a large contiguous area of residents who all face similar challenges. The demographic data used in determining the NRS area is based upon 2000 U.S. Census Block Group data. The following chart shows all Block Groups included in the NRS area and the relevant demographic data:

City of Cambridge

Census Data for Neighborhood Revitalization Strategy East

Census Tract	Block Group	TOTAL Area	RES Area	% RES	TOTAL Pop.	LOW/MOD Pop.	% LOW/MOD
3522	1	1,144,797	655,603	57.3%	1,974	1,236	62.6%
3524	1	895,450	314,297	35.1%	588	255	43.4%
	2	2,132,276	818,211	38.4%	1,432	1,344	93.9%
3525	1	833,375	735,797	88.3%	1,458	866	59.4%
	2	852,153	753,422	88.4%	1,808	884	48.9%
3526	1	1,157,494	608,913	52.6%	1,352	644	47.6%
	2	1,116,143	534,986		1,300	724	55.7%
3527	1	481,189	388,382	80.7%	732	451	61.6%
	2	531,449	402,523	75.7%	885	649	73.3%
	3	345,455	275,135	79.6%	687	416	60.6%
3528	1	643,088	567,880	88.3%	1,302	719	55.2%
	2	739,967	508,439	68.7%	1,179	538	45.6%
3530	3	957,680	473,973	49.5%	1,312	814	62.0%
3531	2	1,414,902	319,893	22.6%	997	752	75.4%
	3	1,424,962	301,369	21.1%	902	413	45.8%
3532	1	2,189,137	758,457	34.6%	1,200	521	43.4%
	2	1,311,598	490,506	37.4%	851	442	51.9%
	3	1,135,180	703,432	62.0%	945	290	30.7%
3533	1	805,084	715,053	88.8%	1,149	567	49.3%
	2	1,093,490	989,179	90.5%	1,390	547	39.4%
3534	1	1,201,183	552,130	46.0%	1,043	490	47.0%
	2	999,472	678,295	67.9%	1,397	821	58.8%
3535	1	1,069,282	947,888	88.6%	1,576	757	48.0%
3539	1	840,745	371,481	44.2%	889	454	51.1%
	2	588,845	181,179	30.8%	1,305	937	71.8%
TOTALS		25,904,396	14,046,423	54.2%	29,653	16,531	55.75%

Low/Moderate Income Residents Served: 55.75%

Residential Land Area Served: 54%

Overall Goals and Objectives For Cambridge's NRS East:

The City of Cambridge will seek to utilize the benefits afforded by the proposed NRS in Housing and Economic Development initiatives. The proposed activities for fiscal year 2007 are as follows:

- ◆ **Retail Best Practices Program**
- ◆ **Empowerment Through Financial Literacy**
- ◆ **Health Care Training and Advancement Program**
- ◆ **Bio-Medical Training Program**
- ◆ **Affordable Housing Stabilization through HIP / RAP**
- ◆ **Earned Income Tax Credit / Food Stamp awareness initiative through the Human Services Department**

NRS Programs	FY07 Anticipated	5 Year Goal
Economic Development		
Retail Best Practices	6	30
Educational & Training Services	75	195
Health Care	25	22
BioMed	6	15 to 20
Affordable Housing		
Stabilization through HIP	6	30

figures are aggregate for NRS East and NRS West

Economic Development Initiatives

Objective #1:

To cultivate a supportive environment for income-eligible micro-enterprises in the City's NRS areas, with particular emphasis on small, women and minority-owned businesses.

Small Business Development

EDD will continue to support the City's small businesses, especially women and minority-owned businesses, by assisting them with marketing, networking, business plan development, loan packaging and exposure to a broader range of resources. EDD will continue to partner with non-profit organizations and other contractors to provide pre-business and business training services for low and low-moderate income micro-enterprises and individuals and businesses located in the City's two NRS areas. Services will include workshops, classes, seminars, and individual business consultations. EDD will also continue to offer a financial literacy program to individuals in the NRS areas.

The goal for fiscal year 2007 is to assist 75 income-eligible micro-enterprises.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Other

Combination of Community Development Block Grant and Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to achieve the following:

Strategies:

Educational and Training Services

EDD will continue to sponsor services aimed at helping individuals and micro-enterprises start new businesses, enhance existing ones, or save for economically empowering objectives such as starting businesses. As in the past, residents and businesses of the NRS areas and low and low-moderate income micro-enterprises will be targeted to receive these services. Currently, the sponsored services are educational workshops focused on financial literacy and business development. For FY07, EDD is exploring ways to combine some workshop offerings with other forms of business development training to better support the goals of starting and growing businesses.

Financial Literacy Training

For FY07, EDD plans to sponsor a financial literacy workshop that will teach Cambridge residents how to establish budgets, reduce debt, repair credit, and set

financial goals, such as planning for retirement, saving for college, purchasing a home, or starting a business. Target participants are low-income Cambridge youth and adults living in the city's NRS areas. For FY07, it is anticipated that 15 NRS residents will participate in this workshop. Of those participants, we expect that 50% will establish and follow a budget to save for a life-changing opportunity.

Business Development Training

For FY07, the Division plans to sponsor business training through a combination of activities such as workshops, seminars, group consulting, and one-on-one advisory services. Workshops and seminars may cover various topics including steps to starting a business, how to write and refine a business plan, marketing, and e-commerce. Consulting and advisory services in small group or individual settings would allow participants the chance to talk to experts on issues specific to their particular needs. It is anticipated that 60 NRS businesses and residents and eligible Cambridge micro-enterprises will participate in one or more of these training activities. The long-term outcome projections estimate that 3-5 of the participants will start new ventures, and 6-8 participants will grow their existing operations.

Women and Minority-Owned Businesses: SOWMBA (State Office of Minority and Women-Owned Business Assistance) As part of a long-term economic development strategy, the EDD will continue to work with SOMWBA to offer workshops in Cambridge to assist minority and women businesses to become state-certified vendors, enhancing their ability to do business with state and local governments and large businesses. It is anticipated that 7 businesses will attend a workshop during fiscal year 2007 and that 25%-35% will become SOMWBA certified.

Cambridge Minority & Women-Owned Business Directory: The Economic Development Division periodically publishes the "Minority & Women -Owned Business Directory" that lists 277 establishments, owned and operated by women and minority entrepreneurs in Cambridge, both alphabetically and categorically. This Directory also contains listings of support services at the federal, state and local levels and is widely distributed to the Cambridge business and institutional communities. It is intended to support this business segment by acting as a marketing and networking resource. An updated Directory was most recently published in FY2006.

Objective #2:

Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and healthcare industries.

Workforce Development Assistance

The Economic Development Department will continue to support a broad range of job preparedness and economic empowerment programs for Cambridge residents. These programs will be targeted specifically to residents of the City's NRS areas.

The goals for fiscal year 2007 are for Cambridge Health Alliance, through the Cambridge Health Career Advancement Program, to training the program's 19 current students in the second of a two-year program; and for the Just-A-Start Biomedical Career Program to graduate up to 30 individuals over the next year and place up to 75% in entry-level positions.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Strategies:

Cambridge Healthcare Career Advancement Program: This program helps income eligible Cambridge residents to complete the coursework required for entry to nursing, radiology and other related healthcare degree programs. The program was developed with the Cambridge Health Alliance to help fill positions in various clinical areas where there are increasing staffing needs. Participants receive free tutoring and career coaching and free access to courses at Bunker Hill Community College in mathematics, English, biology, anatomy, and other health-related subjects. This program offers healthcare professional career ladders to incumbent Cambridge Health Alliance workers who are currently in non-healthcare positions and who reside in the NRS areas. The program accepts new enrollees as available slots open.

Just-A-Start Biomedical Career Program: This free nine-month certificate program provides academic and lab instruction to income-eligible Cambridge residents to prepare them for entry-level biotech jobs at local life science companies, universities, research institutions, clinical laboratories and hospitals. In addition, in FY07, clients will be introduced to expanded job placement opportunities in chemical waste management. Upon completion, participants receive assistance in resume writing and job placement.

Objective #2:

Promote thriving commercial districts.

Commercial District Revitalization

The City is composed of six commercial districts: Kendall Square/East Cambridge, Central Square, Cambridge Street/Inman Square, Harvard Square, Porter Square, and Fresh Pond. While each has its own character and appeal, all districts share common desirable elements: convenient shopping with a variety of desired goods and services for neighborhood residents, students and workers. The commercial districts each provide employment in retail establishments and office buildings.

EDD will continue its support of Cambridge retail businesses, especially income-eligible micro-enterprises and those located in the City's two Neighborhood Revitalization Strategy (NRS) areas by offering programs such as the Best Retail Practices Program, the Façade and Signage and Lighting Improvement Program and educational services, and by supporting businesses associations in commercial districts.

The goal for fiscal year 2007 is to provide 10 retailers with matching grants of up-to \$5,000 to improve and enhance their business, with an outcome of approximately 20% showing a 9% increase in sales revenue and 10-12% hiring new employees.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Other

Strategies:

Best Retail Practices: This program provides interior design and marketing assistance to Cambridge retailers to help them increase sales. It includes a free workshop geared to a larger group of retailers, followed by individual in-store consultations and a matching grant program that funds up to 80% of pre-approved store improvements or marketing costs, up to \$5,000 per business. This program will continue to be offered to income-eligible micro-enterprises and those retailers located within, and serving residents of, the NRS areas. The program has provided services to 169 businesses, 111 of which received in-store consultations since the program began in fiscal year 2003, and 17 matching grants have been provided since fiscal year 2004, the first year of the grant program. The program has a track record of helping participants increase sales by an average of 9%, which EDD strives to maintain.

Affordable Housing Objectives

Objective:

Continue to stabilize owner-occupied one-to-four family buildings owned by very low, low and moderate-income households.

Number of Households to be Served:

Over the Five-Year Strategy Period, the City of Cambridge will seek to stabilize **30 homeownership and rental units** in the NRS East through the rehabilitation of one-to-four family owner occupied buildings in the Neighborhood Revitalization Strategy Area through its Home Improvement Program (HIP) to be contracted out through existing housing non-profits such as Just-A-Start and HRI. In Fiscal 2007, the City will rehabilitate 6 of these units. Such development activity will be influenced by factors beyond the City's control, such as market conditions. The majority of HIP funds are used city-wide to assist owners with annual incomes between 50-80% of area median income. The NRS, however, will allow HIP to expend funds on residents who earn between 80-120% of area median income so as to stabilize and maintain the city's economic diversity and prevent middle-income flight. Units for residents who earn between 80-120% of area median income may not exceed 49% of the total units serviced in the NRS area. To maintain the socio-economic diversity of Cambridge, assistance is limited to households that meet CDBG income requirements. Multi-family properties must be the primary residence of the owner who is receiving assistance. (Note: these goals are based on the Community Development Department's annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant

HUD Lead Clearance Testing Grants

Lead-Based Paint and Hazard Reduction Program

State Funds

Massachusetts Housing Finance Agency MHFA "Get the Lead Out" Program

Local Funds

Private Lenders: East Cambridge Savings Bank

Strategies:

Community Development Block Grant Program: The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds that can be used to fund a variety of activities that includes economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. The majority of the City's CDBG funds are used for housing development activities and services. Housing development activities include acquisition, rehabilitation, and new construction of affordable housing by non-profit housing development agencies in Cambridge. CDBG funds are also used to fund a variety of housing services and activities, including case management, tenant and landlord mediation services, homelessness prevention and other services for the homeless.

Home Improvement Program: Cambridge's Home Improvement Program (HIP) gives technical assistance and reduced rate loans to low-income owners of one-to-four family buildings. Funded primarily through CDBG and revolving loans, the program is operated by two agencies, Just-A-Start Corporation, and Homeowner's Rehab Inc., under contract with the Community Development Department.

Lead-Safe Cambridge: The City of Cambridge received funds under this program in July 1994. These funds resulted in the deleading of 221 affordable housing units. The City received an additional grant in 1997 and de-leaded another 108 units. In 1999, the City received a third grant under which another 135 affordable units were completed by October 2002. The City received another round of funding from HUD in 2004 and will rehabilitate another 184 units by 2008. Since 1994, over 600 units have been de-leaded.

Rehabilitation Assistance Program: The Rehabilitation Assistance Program (RAP) is funded via CDBG and private sources. The program provides training and education for youth rehab and deleading crews, which provide labor for the Home Improvement Program.

NRS Two – “NRS West”

This NRS area the City has selected is consistent with HUD guidelines, and has been approved by HUD staff. The area focuses on the 402 Rindge Avenue and the Fresh Pond Apartments and extends along Massachusetts Avenue to the Arlington line, incorporating areas in North Cambridge and Neighborhood 9. This area represents predominately residential neighborhoods, and includes the highest populations of low/moderate income and minority residents. Though the area is large and extends beyond several City defined Neighborhoods, it represents a large contiguous area of residents who all face similar challenges. The demographic data used in determining the NRS West area is based upon 2000 U.S. Census Block Group data. The following chart shows all Block Groups included in the NRS West area and the relevant demographic data:

City of Cambridge

Census Data for Neighborhood Revitalization Strategy Area - West

Census Tract	Block Group	TOTAL Area	RES Area	% RES	TOTAL Pop.	LOW/MOD Pop.	% LOW/MOD
3546	1	2,019,966	1,413,478	70.0%	2,272	1,317	58.0%
	2	3,834,775	687,741	17.9%	816	378	46.3%
3548	1	1,102,054	823,260	74.7%	940	434	46.2%
3549	1	755,880	728,096	96.3%	729	208	28.5%
	2	2,166,410	1,535,572	70.9%	3,384	2,500	73.9%
3550	1	1,333,921	595,595	44.6%	683	298	43.6%
	2	1,340,612	878,584	65.5%	1,082	544	50.3%
	3	843,373	497,282	59.0%	812	306	37.7%
TOTALS		13,396,991	7,159,608	53.4%	10,718	5,985	55.84%

Low/Moderate Income Residents Served: 55.84%

Residential Land Area Served: 53.4%

Area Businesses

A walking survey was conducted by the City to physically count the number of micro-enterprises located along the main commercial corridor of the proposed NRS –West, Massachusetts Avenue. The survey counted businesses on both sides of the street between Russell Street to the south to the Arlington town line to the north. The total number of micro-enterprises is 56. The surveyors interviewed 10% of these businesses, 2 restaurant owners, a florist, a coffee and donut shop, a grocery and liquor market and a garden center, none of which had participated in the City’s Economic Development programs. The surveyors explained the existing programs offered to micro-enterprises, and all expressed a strong interest in participating in them the future, if the proposed NRS – West is approved.

Low Income Housing Residents

There are three low-income housing residences in the proposed NRS – West, Jefferson Park, 402 Rindge Avenue and the Fresh Pond Apartments and Bristol Arms, housing approximately 994 households. The City contacted Tenant Council members and owners of these housing complexes to introduce them to the existing programs Economic Development offers to NRS residents. All expressed strong interest in the programs for their respective resident populations, especially in the Making Your Money Work, financial literacy program for which they said there is a strong need.

Assessment

The proposed NRS – West is an area of the City that has been somewhat under-served until recently. The businesses and residents, for the most part, have been non-participatory in the economic development programs offered by the City.

The City now has housing and infrastructure plans for the area that will provided leveraged benefits. These include the Mass./Cameron Ave./Trolley Square project for which permits have been granted for 40 units of new residential housing, all of which will be affordable and road improvements to the Mass. Ave. corridor.

Based on the community consultations held in the area with businesses and residents, there is a very strong interest on the part of the business and resident communities in bringing Economic Development programs to the area. All thought that having the area designated as an NRS area would bring benefits to their community that would help grow the businesses and bring job and career opportunities to the residents.

Overall Goals and Objectives For Cambridge's NRS West:

While the City has two NRS areas it runs the same exact programs in both areas and considers the goals and achievements on an aggregate basis, therefore all strategies, resources and expectations listed for the NRS East are the same for the NRS West.

Housing Needs Table				Grantee: City of Cambridge, Massachusetts																										
				Only complete blue sections. Do NOT type in sections other than blue.																			Priority Need?	Plan to Fund?	Fund Source	Households with a Disabled Member		Disproportionate Racial/Ethnic Need?	# of Households in lead-Hazard Housing	Total Low Income, HIV/ AIDS Population
				Current % of House-holds	Current Number of House-holds	3-5 Year Quantities												% of Goal	% HSHLD	# HSHLD										
Year 1		Year 2				Year 3		Year 4 *		Year 5 *		Multi-Year																		
Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual		Goal	Actual	% of Goal													
Household Income <=30% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	1,857																100%									
			Any housing problems	52.5	974											0	####						0							
			Cost Burden > 30%	50.1	930											0	####													
			Cost Burden >50%	28.4	528											0	####													
		Small Related	NUMBER OF HOUSEHOLDS	100%	1,402																									
			With Any Housing Problems	75.6	1,060											0	####													
			Cost Burden > 30%	70.5	988											0	####													
			Cost Burden >50%	57.1	800											0	####													
		Large Related	NUMBER OF HOUSEHOLDS	100%	258																									
			With Any Housing Problems	85.3	220											0	####													
			Cost Burden > 30%	70.5	182											0	####													
			Cost Burden >50%	47.7	123											0	####													
		All other hshld	NUMBER OF HOUSEHOLDS	100%	3,049																									
			With Any Housing Problems	65.7	2,003											0	####													
			Cost Burden > 30%	65.4	1,993											0	####													
			Cost Burden >50%	56.2	1,713											0	####													
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	434																									
			With Any Housing Problems	76.3	331											0	####													
			Cost Burden > 30%	74	321											0	####													
			Cost Burden >50%	51.2	222											0	####													
		Small Related	NUMBER OF HOUSEHOLDS	100%	135																									
			With Any Housing Problems	72.6	98											0	####													
			Cost Burden > 30%	72.6	98											0	####													
			Cost Burden >50%	69.6	94											0	####													
		Related	NUMBER OF HOUSEHOLDS	100%	20																									
			With Any Housing Problems	100	20											0	####													

Housing Needs Table				Grantee:		City of Cambridge, Massachusetts																							
				Only complete blue sections. Do NOT type in sections other than blue.																		Priority Need?	Plan to Fund?	Fund Source	Households with a Disabled Member		Disproportionate Racial/ Ethnic Need?	# of Households in lead- Hazard Housing	Total Low Income HIV/ AIDS Population
				Current % of House- holds	Current Number of House- holds	3-5 Year Quantities												% of Goal											
Year 1		Year 2				Year 3		Year 4*		Year 5*		Multi-Year		% HSHLD	# HSHLD														
Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual			Goal	Actual												
Income >30 to <=50% MFI	Renter	Large Related	Cost Burden > 30%	100	20										0	####													
			Cost Burden >50%	100	20										0	####													
		All other hshld	NUMBER OF HOUSEHOLDS	100%	258																								
			With Any Housing Problems	83.7	216										0	####													
			Cost Burden > 30%	83.7	216										0	####													
			Cost Burden >50%	72.1	186										0	####													
		Elderly	NUMBER OF HOUSEHOLDS	100%	787																100%								
			With Any Housing Problems	55.4	436										0	####						0							
			Cost Burden > 30%	54.1	426										0	####													
			Cost Burden >50%	28.8	227										0	####													
	Small Related	NUMBER OF HOUSEHOLDS	100%	1,182																									
		With Any Housing Problems	66.4	785										0	####														
		Cost Burden > 30%	58.4	690										0	####														
		Cost Burden >50%	21.7	257										0	####														
	Large Related	NUMBER OF HOUSEHOLDS	100%	311																									
		With Any Housing Problems	75.6	235										0	####														
		Cost Burden > 30%	57.9	180										0	####														
		Cost Burden >50%	16.7	52										0	####														
	All other hshld	NUMBER OF HOUSEHOLDS	100%	1,748																									
		With Any Housing Problems	86.7	1,516										0	####														
		Cost Burden > 30%	86.7	1,516										0	####														
		Cost Burden >50%	55.8	975										0	####														
Elderly	NUMBER OF HOUSEHOLDS	100%	452																										
	With Any Housing Problems	48	217										0	####															
	Cost Burden > 30%	44.9	203										0	####															
	Cost Burden >50%	23.2	105										0	####															

Housing Needs Table					Grantee:		City of Cambridge, Massachusetts																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
					Only complete blue sections. Do NOT type in sections other than blue.																								Households with a Disabled Member		Dispropo	rtionate	Racial/	Ethnic	Need?	# of	Househ	olds in	lead-	Hazard	Housing	Total Low	Income	HIV/ AIDS	Population																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems					Current % of House-holds	Current Number of House-holds	3-5 Year Quantities														% of Goal	Priority Need?	Plan to Fund?	Fund Source																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								

Housing Needs Table				Grantee:		City of Cambridge, Massachusetts																			
				Only complete blue sections. Do NOT type in sections other than blue.																		Priority Need?	Plan to Fund?	Fund Source	Households with a Disabled Member
Current % of Households	Current Number of Households	3-5 Year Quantities												% of Goal											
		Year 1		Year 2		Year 3		Year 4*		Year 5*		Multi-Year			% HSHLD	# HSHLD									
Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	% of Goal									
Household Income >50 to 100%	All other households	With Any Housing Problems		74	1,725	133		133								0	####								
		Cost Burden > 30%		70.2	1,637											0	####								
		Cost Burden >50%		13.6	317											0	####								
	Elderly	NUMBER OF HOUSEHOLDS		100%	387																				
		With Any Housing Problems		39	151											0	####								
		Cost Burden > 30%		39	151											0	####								
		Cost Burden >50%		23.8	92											0	####								
	Small Related	NUMBER OF HOUSEHOLDS		100%	237																				
		With Any Housing Problems		63.7	151											0	####								
		Cost Burden > 30%		63.7	151											0	####								
		Cost Burden >50%		41.8	99											0	####								
	Large Related	NUMBER OF HOUSEHOLDS		100%	44																				
		With Any Housing Problems		50	22											0	####								
		Cost Burden > 30%		40.9	18											0	####								
		Cost Burden >50%		9.1	4											0	####								
	All other households	NUMBER OF HOUSEHOLDS		100%	322																				
		With Any Housing Problems		51.9	167	65		65								0	####								
		Cost Burden > 30%		48.8	157											0	####								
		Cost Burden >50%		15.5	50											0	####								
	Total Any Housing Problem						210	0	210	0	0	0	0	0	0	0	0		Total Disabled		0				
Total 215 Renter															0	Tot. Elderly			2350		Total Lead Hazard	0			
Total 215 Owner															0	Tot. Sm. Related			6972		Total Renters	24325			
Total 215							0	0	0	0	0	0	0	0	0	0	Tot. Lg. Related		1264		Total Owners	4487			

City of Cambridge**Housing Market Analysis***Complete cells in blue.*

Housing Stock Inventory		Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	Substandard Units
<u>Affordability Mismatch</u>							
Occupied Units: Renter			14,147	9,907	4,562	28,616	
Occupied Units: Owner			1,855	4,891	6,558	13,304	
Vacant Units: For Rent		3%	293	401	127	821	
Vacant Units: For Sale		1%	38	45	71	154	
Total Units Occupied & Vacant			16,333	15,244	11,318	42,895	0
<u>Rents: Applicable FMRs (in \$s)</u>			1,025-1,077	1,266	1,513-2,179		
Rent Affordable at 30% of 50% of MFI (in \$s)							
Public Housing Units							
Occupied Units			735	458	474	1,667	
Vacant Units			172	5	5	182	
Total Units Occupied & Vacant			907	463	479	1,849	0
Rehabilitation Needs (in \$s)			2,054,693	1,048,867	1,096,440	4,200,000	

Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population					Sheltered		Un-sheltered	Total	Jurisdiction																			
					Emergency	Transitional			Data Quality																			
1. Homeless Individuals					200	116	44	360	(S) statistically reliable sample ▼																			
2. Homeless Families with Children					31	6	0	37																				
	2a. Persons in Homeless with Children Families				75	14	0	89																				
Total (lines 1 + 2a)					275	130	44	449																				
Part 2: Homeless Subpopulations					Sheltered		Un-sheltered	Total	Data Quality																			
1. Chronically Homeless					104		44	148	(E) estimates ▼																			
2. Severely Mentally Ill					109		24	133																				
3. Chronic Substance Abuse					244		33	277																				
4. Veterans					27		4	31																				
5. Persons with HIV/AIDS					25		3	28																				
6. Victims of Domestic Violence					38		5	43																				
7. Youth (Under 18 years of age)					0		2	2																				
Part 3: Homeless Needs Table: Individuals		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HOME, HOPWA, ESG or Other								
					Year 1		Year 2		Year 3		Year 4		Year 5															
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Actual	% of Goal											
					Beds	Emergency Shelters				143	219	-76	0	0	0	0	0				0	0	0	0	####			
						Transitional Housing				120	118	2	0	0	0	0	0				0	0	0	0	0	####		
Permanent Supportive Housing				95		15	80	7	0	14	0	14	0	14	0	63	0	0%	H	Y	Mix							
Total				358		352	6	7	0	14	0	14	0	14	0	63	0	0%										
Chronically Homeless																												

Part 4: Homeless Needs Table: Families		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, M, L	Plan to Fund? Y/N	Fund Source: CDBG, HOME, HOPIA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5							
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Actual	% of Goal			
Beds	Emergency Shelters	64	62	2	0	0	0	0	0	0	0	0	0	0	0	0	####	N		
	Transitional Housing	34	10	24	0	0	0	0	0	0	0	0	0	0	0	0	####	N		
	Permanent Supportive Housing	14	0	14	0	0	0	0	0	0	0	0	0	0	0	0	####	N		
	Total	112	72	40	0	0	0	0	0	0	0	0	0	0	0	0	####			

Completing Part 1: Homeless Population. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The counts must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Completing Part 2: Homeless Subpopulations. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The numbers must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Sheltered Homeless. Count adults, children and youth residing in shelters for the homeless. "Shelters" include all emergency shelters and transitional shelters for the homeless, including domestic violence shelters, residential programs for runaway/homeless youth, and any hotel/motel/apartment voucher arrangements paid by a public/private agency because the person or family is homeless. Do not count: (1) persons who are living doubled up in conventional housing; (2) formerly homeless persons who are residing in Section 8 SRO, Shelter Plus Care, SHP permanent housing or other permanent housing units; (3) children or youth, who because of their own or a parent's homelessness or abandonment, now reside temporarily and for a short anticipated duration in hospitals, residential treatment facilities, emergency foster care, detention facilities and the like; and (4) adults living in mental health facilities, chemical dependency facilities, or criminal justice facilities.

Unsheltered Homeless. Count adults, children and youth sleeping in places not meant for human habitation. Places not meant for human habitation include streets, parks, alleys, parking ramps, parts of the highway system, transportation depots and other parts of transportation systems (e.g. subway tunnels, railroad car), all-night commercial establishments (e.g. movie theaters, laundromats, restaurants), abandoned buildings, building roofs or stairwells, chicken coops and other farm outbuildings, caves, campgrounds, vehicles, and other similar places.

Non-Homeless Special Needs Including HOPWA		Needs	Currently Available	GAP	3-5 Year Quantities										Total		
					Year 1		Year 2		Year 3		Year 4*		Year 5*				
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Actual	% of Goal
Housing Needed	52. Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	53. Frail Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	54. Persons w/ Severe Mental Illness	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	55. Developmentally Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	56. Physically Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	57. Alcohol/Other Drug Addicted	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	58. Persons w/ HIV/AIDS & their families	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	59. Public Housing Residents	9591	182	9409	150	0	0	0	0	0	0	0	0	150	0	0%	
	Total	9591	182	9409	150	0	0	0	0	0	0	0	0	150	0	0%	
Supportive Services Needed	60. Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	61. Frail Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	62. Persons w/ Severe Mental Illness	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	63. Developmentally Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	64. Physically Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	65. Alcohol/Other Drug Addicted	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	66. Persons w/ HIV/AIDS & their families	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	67. Public Housing Residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####

City of Cambridge				Only complete blue sections.																			
Housing and Community Development Activities				Needs	Current	Gap	5-Year Quantities										% of Goal	Priority Need: H, M, L	Dollars to Address	Plan to Fund? Y/N	Fund Source		
							Year 1		Year 2		Year 3		Year 4		Year 5							Cumulative	
							Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual						Goal	Actual
	03F Parks, Recreational Facilities 570.201(c)	5	2	3	1		1								2	0	0%	H	1.8m	Y	C,O		
	05 Public Services (General) 570.201(e)	20K	16K	4000	3200		2400								5600	0	0%	H		Y	C,O		
	05A Senior Services 570.201(e)	2100	1500	600	300		300								600	0	0%	H		Y	C,O		
	05B Handicapped Services 570.201(e)	2000	1500	500	300		0								300	0	0%	H		Y	C,O		
	05C Legal Services 570.201(E)	500	325	175	65		60								125	0	0%	H		Y	C,O		
	05D Youth Services 570.201(e)	2500	1250	1250	250		200								450	0	0%	H		Y	C,O		
	05E Transportation Services 570.201(e)	0	0	0	0		0								0	0	####	H					
	05F Substance Abuse Services 570.201(e)	0	0	0	0		0								0	0	####	H					
	05G Battered and Abused Spouses 570.201(e)	2200	1250	950	250		145								395	0	0%	H		Y	C,O		
	05H Employment Training 570.201(e)	3000	1550	1450	250		306								556	0	0%	H		Y	C,O		
05L Child Care Services 570.201(e)	500	300	200	60		0								60	0	0%	H						
	13 Direct Homeownership Assistance 570.201(n)	50	50	0	10		10								20	0	0%	H		Y	H,O		
	14A Rehab; Single-Unit Residential 570.202	50	50	0	10		10								20	0	0%	H		Y	C,O,H		
	14B Rehab; Multi-Unit Residential 570.202	200	200	0	40		40								80	0	0%	H		Y	C,O,H		
	14G Acquisition - for Rehabilitation 570.202	250	250	0	100		100								200	0	0%	H		Y	C,O,H		
	14H Rehabilitation Administration 570.202	200	200	0	25		25								50	0	0%	H		Y	C,O		
	16A Residential Historic Preservation 570.202(d)	40	40	0	8		8								16	0	0%	H		Y	C,O		
	16B Non-Residential Historic Preservation 570.202(d)	1	0	1	0		0								0	0	####	H		Y	C,O		
	18C Micro-Enterprise Assistance	450	300	150	90		84								174	0	0%	H		Y	C,O		
	19A HOME Admin/Planning Costs of PJ (not part of 5% Ad	20	20	0	4		4								8	0	0%	H		Y	H,O		
	19B HOME CHDO Operating Costs (not part of 5% Admin ca	40	40	0	8		8								16	0	0%	H		Y	H,O		
	20 Planning %70.205	7000	7000	0	1400		800								2200	0	0%	H		Y	C,O		
	21A General Program Administration 570.206	500	500	0	100		100								200	0	0%	H		Y	C,O		
22 Unprogrammed Funds		0	0	0											0	0	####						

**New Specific
Objective**

Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
DH-1 Availability/Accessibility of Decent Housing							
DH-1 (1)	Specific Objective: #1 To create 225 new affordable rental units targeted for very low, low and moderate-income households.	Source of Funds #1: CDBG	Performance Indicator #1: Number ofl units affordable	2005	45		0%
				2006	45		0%
		Source of Funds #2: HOME		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3: State		2009			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!
		Source of Funds #4: Local	Performance Indicator #2: Number of units to be Energy Star certified	2005	20		0%
				2006	20		0%
		Source of Funds #5: NonProfit/Owner		2007			#DIV/0!
				2008			#DIV/0!
	Source of Funds #6: Other	2009				#DIV/0!	
	MULTI-YEAR GOAL				0	#DIV/0!	
	Specific Annual Objective: 45 new affordable rental units. Programs to meet this goal: Nonprofit Affordable Housing Development Program, Inclusionary Zoning and Historic Grants Program	Source of Funds #1	Performance Indicator #3: Number of units with affordability of 50+ years	2005	45		0%
				2006	45		0%
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
DH-1 Availability/Accessibility of Decent Housing							
DH-1 (2)	Specific Objective: #2 Increase by 325, affordable homeownership units opportunities for first-time low and moderate income households	Source of Funds #1: CDBG	Performance Indicator #1: Number of homeownership units affordable	2005	65		0%
				2006	65		0%
		Source of Funds #2: HOME		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3: ADDI		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #4: State	Performance Indicator #2: Number of units Energy Star qualified	2005	15		0%
				2006	15		0%
		Source of Funds #6: Local		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #7: NonProfit/Owner		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
	Specific Annual Objective: Create 65 affordable homeownership units Programs to meet this goal: Nonprofit Affordable Housing Development Program; Financial Assistance Program and Inclusionary Zoning	Source of Funds #8: Other	Performance Indicator #3: Number of first-time homeowners to receive down-payment assistance/closing costs	2005	10		0%
				2006	10		0%
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
DH-1 Availability/Accessibility of Decent Housing							
DH-1 (3)	Specific Objective: #3 Preserve and improve quality of 250 affordable rental housing and enhance access for very low, low and moderate-income households	Source of Funds #1: CDBG	Performance Indicator #1: Number of units affordable	2005	50		0%
				2006	50		0%
		Source of Funds #2: Local		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!
		Source of Funds #1	Performance Indicator #2: Number of units with affordability of 50+ years	2005	50		0%
				2006	50		0%
		Source of Funds #2		2007			#DIV/0!
		2008				#DIV/0!	
	Source of Funds #3	2009				#DIV/0!	
	MULTI-YEAR GOAL				0	#DIV/0!	
	Specific Annual Objective: Preserve and improve quality of 50 affordable rental units Programs to meet this goal: Cambridge Neighborhood Apartment Housing Services and Expiring Use	Source of Funds #1	Performance Indicator #3: Number of units rehabbed and rented to Sec. 8 Voucher holders	2005	15		0%
				2006	15		0%
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!

**New Specific
Objective**

Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
DH-1 Availability/Accessibility of Decent Housing							
DH-1 (4)	Specific Objective 12,000 homeless individuals receiving overnight and/or drop-in services	Source of Funds #1 ESG	Performance Indicator #1 Number of persons receiving a variety of homeless services	2005	980		0%
				2006	3250		0%
		Source of Funds #2 CDBG		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3 Other Federal		2009			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!
		Source of Funds #1 State	Performance Indicator #2 Number of homeless men given overnight shelter	2005	2124		0%
				2006	2120		0%
		Source of Funds #2 Local Funds		2007			#DIV/0!
	Specific Annual Objective #1,#2 an #3 3,250 individuals to have improved access to homeless services			2008			#DIV/0!
		Source of Funds #3 Private		2009			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!
		Source of Funds #1	Performance Indicator #3 Number of youths receiving services at a drop-in shelter	2005	100		0%
				2006	150		0%
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
DH-2 Affordability of Decent Housing							
DH-2 (1)	Specific Objective: #4 Rehab and Stabilize 250 units located in income eligible owner occupied 1-4 unit buildings	Source of Funds #1: CDBG	Performance Indicator #1 Number of units to be affordable	2005	40		0%
				2006	40		0%
		Source of Funds #2: Other Federal		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3: Revolving Loans		2009			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!
		Source of Funds #4: State	Performance Indicator #2: Number of units brought into compliance with housing standards	2005	25		0%
				2006	25		0%
		Source of Funds #5: Local		2007			#DIV/0!
				2008			#DIV/0!
	Source of Funds #6: NonProfit/Owner	2009				#DIV/0!	
	MULTI-YEAR GOAL				0	#DIV/0!	
	Specific Annual Objective: Preserve and stabilize 50 units thru rehabilitation loans and rehab.adminstration Programs used to meet this goal: Home Improvement Program; Rehab. Assistance Program and Historic Grants Program	Source of Funds #7: Private	Performance Indicator #3: Number of units occupied by elderly	2005	12		0%
				2006	12		0%
		Source of Funds #8: Other		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-1 Availability/Accessibility of Suitable Living Environment							
SL-1 (1)	Specific Objective #1 Create or support a broad array of services and opportunities for 20,000 people	Source of Funds #1 CDBG	Performance Indicator #1 Number of people assisted with improved access to a vital service	2005	3400		0%
				2006	2400		0%
		Source of Funds #2 Other		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #2	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
	Specific Annual Objective Create and support a various array of services and opportunities for 2400 families and youths			2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #3	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!

**New Specific
Objective**

Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-2 AvailabAffordability of Suitable Living Environment							
SL-2 (1)	Specific Objective #2 Create or support services for 2100 seniors or persons with disabilities	Source of Funds #1 CDBG	Performance Indicator #1 Number of persons with improved access to the services	2005	300		0%
				2006	300		0%
		Source of Funds #2 Other		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #2	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
	Specific Annual Objective Create or support services for 300 seniors or persons with disabilities			2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #3	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!

**New Specific
Objective**

Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-3 Sustainability of Suitable Living Environment							
SL-3 (1)	Specific Objective #3 Offer legal support and services to 500 housing tenants in eviction cases	Source of Funds #1 CDBG	Performance Indicator #1 Number of tenants receiving improved access to services	2005	65		0%
				2006	60		0%
		Source of Funds #2 Other		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #2	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
	Specific Annual Objective 60 housing tenant to receive legal services			2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #3	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!

**New Specific
Objective**

Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-3 Sustainability of Suitable Living Environment							
SL-3 (2)	Specific Objective #4 Offer youth oriented services to 2500 disadvantaged and underserved youths	Source of Funds #1 CDBG	Performance Indicator #1 Number of youths provided with improved access to services	2005	250		0%
				2006	200		0%
		Source of Funds #2 Other		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #2	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
	Specific Annual Objective 200 income eligible youths to receive services			2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #3	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!

**New Specific
Objective**

Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-3 Sustainability of Suitable Living Environment							
SL-3 (3)	Specific Objective #5 Create or support domestic violence and abuse prevention and treatment for 2200 adults and youths	Source of Funds #1 CDBG	Performance Indicator #1 Number of people receiving improved access to services	2005	250		0%
				2006	145		0%
		Source of Funds #2 Other		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #2	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
	Specific Annual Objective 145 income eligible adults and youths to receive vital services			2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #3	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!

**New Specific
Objective**

Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-3 Sustainability of Suitable Living Environment							
SL-3 (4)	Specific Objective #6 Provide after school and year round employment program including life skills and academic support to 3000 youths and young adults	Source of Funds #1 CDBG	Performance Indicator #1 Number of people with improved access to services	2005	250		0%
				2006	275		0%
		Source of Funds #2 Other		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #2	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
	Specific Annual Objective 275 youths to receive services			2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #3	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!

**New Specific
Objective**

Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-3 Sustainability of Suitable Living Environment							
SL-3 (5)	Specific Objective #2 Enhance the quality of the 5 City's parks, playgrounds and recreational environments	Source of Funds #1 CDBG	Performance Indicator #1 Number of LM people with improved access to public facility	2005			#DIV/0!
				2006	2606		0%
		Source of Funds #2 Other		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #2	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
	Specific Annual Objective Gore Street Park and Playground will be reconstructed			2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #3	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
NR-1 Neighborhood Revitalization							
NR-1 (1)	Specific Objective #1 Cultivating a supportive environment for 100 eligible micro-enterprises and potential micro-enterprises located in the NRS East and NRS West along with 60 NRS residents	Source of Funds #1 CDBG	Performance Indicator #1 Number of micro-enterprises receiving services	2005	20		0%
				2006	20		0%
		Source of Funds #2 Other		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!
		Source of Funds #1	Performance Indicator #2 Number of potential micro-enterprises	2005	10		0%
				2006	10		0%
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
	Source of Funds #3	2009				#DIV/0!	
	MULTI-YEAR GOAL				0	#DIV/0!	
	Specific Annual Objective 30 eligible micro-enterprises and potential micro-enterprises to attend business development training and 15 NRS residents to participate in Financial Literacy Training	Source of Funds #1	Performance Indicator #3 Number of NRS people to receive training that save for a life changing goal	2005	15		0%
				2006	15		0%
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!

**New Specific
Objective**

Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
NR-1 Neighborhood Revitalization							
NR-1 (2)	Specific Objective #2 Sustain a diverse array of bio-medical and healthcare employment opportunities for 80 Cambridge employees who reside in the NRS East and NRS West	Source of Funds #1 CDBG	Performance Indicator #1 Number of low-mod people completing the training	2005	30		0%
				2006	26		0%
		Source of Funds #2 Other		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #2	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
	Specific Annual Objective Support of 26 NRS residents in sustain employment opportunities in the bio-medical and healthcare industries			2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #3	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!

**New Specific
Objective**

Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
NR-1 Neighborhood Revitalization							
NR-1 (3)	Specific Objective #3 Promote thriving commerical districts in the NRS East and NRS West thru interior design and marketing assistance to 120 eligible micro-enterprises	Source of Funds #1 CDBG	Performance Indicator #1 Number of new businesses assisted	2005	24		0%
				2006	24		0%
		Source of Funds #2 Other		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!
		Source of Funds #1	Performance Indicator #2 Number of micro-enterprises receiving grants	2005	12		0%
				2006	10		0%
		Source of Funds #2		2007			#DIV/0!
	Specific Annual Objective 24 eligible micro-enterprises will move on to Phase II and 10 eligible micro-enterprises will receive grants			2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!
		Source of Funds #1	Performance Indicator #3 Number of micro-enterprises expanding their businesses	2005	2		0%
				2006	2		0%
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!

**New Specific
Objective**

Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
NR-1 Neighborhood Revitalization							
NR-1 (4)	Specific Objective #1 Rehab and stabilize 30 owner occupied rental housing units with the owner's and tenant's income limited to 120% of medium	Source of Funds #1 CDBG	Performance Indicator #1 Number of units rehabbed and stabilized	2005	6		0%
				2006	6		0%
		Source of Funds #2 Other		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!
		Source of Funds #1	Performance Indicator #2 Number of 120% of medium households served	2005	6		0%
				2006	6		0%
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
	Source of Funds #3	2009				#DIV/0!	
	MULTI-YEAR GOAL				0	#DIV/0!	
	Specific Annual Objective 6 units will be rehabbed and stabilized	Source of Funds #1	Performance Indicator #3 Number of youths on RAP crews assisting in rehab.	2005	100		0%
				2006	50		0%
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!

TABLE 3B ANNUAL HOUSING COMPLETION GOALS					
ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)	Annual Expected Number Completed	Resources used during the period			
		CDBG	HOME	ESG	HOPWA
Acquisition of existing units		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	32	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	10	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Rental Goals	42	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)					
Acquisition of existing units		<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units	30	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitation of existing units	40	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	5	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Owner Goals	75	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)					
Homeless		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-Homeless		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special Needs		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Affordable Housing		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL HOUSING GOALS					
Annual Rental Housing Goal	42	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	75	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Annual Housing Goal	117	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For the purpose of identification of annual goals, an assisted household is one that will receive benefits through the investment of Federal funds, either alone or in conjunction with the investment of other public or private funds.

